

*John R. C. ...*

THE BOOK OF BLUE RIBBON  
*Homes*

50 PLANS OF HOMES

CONSTRUCTED BY MEMBERS  
OF THE HOME BUILDERS  
ASSOCIATION OF GREATER  
CLEVELAND . . .



. . . AFFILIATED WITH THE NATIONAL ASSOCIATION OF HOME BUILDERS OF U. S. A.

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# 50 HOMES

## *Of Character and Distinction*



**These Noteworthy Plans Deserving of Meritorious Awards**

*Selected by*

**THE HOME BUILDERS ASSOCIATION OF GREATER CLEVELAND**

(AFFILIATED WITH THE NATIONAL ASSOCIATION OF HOME BUILDERS OF U. S.)

*For Outstanding Achievement in Design, Economy and Built-in Comfort*

**Price \$1.25**

## FOR E W O R D

Known as "Forest City" and famed for its residential attractions, Cleveland, Ohio, has long held considerable prestige as a city of livable homes.

Located along the beautiful spreading shore line of Lake Erie, Cleveland has been, and promises under the projected municipal planning to continue to be, outstanding in its development of fine homes.

Much of the credit for Cleveland's recognized leadership in "homes beautiful" is due to the galaxy of builders and architects who, generation after generation, have plied their professions in the Cleveland area.

These men have brought into being and promoted the growth of the various Cleveland city and suburban developments which have long served as models for community planning in many sections of the country.

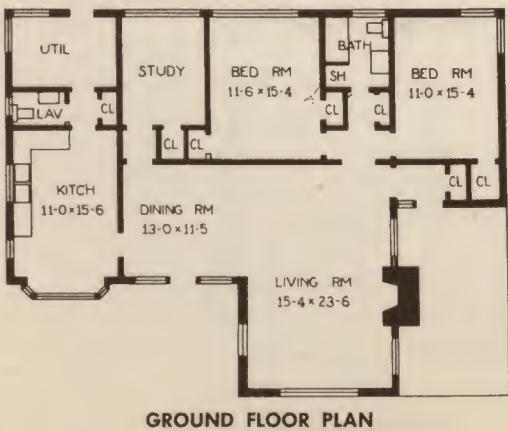
The Home Builders Association of Greater Cleveland presents this book of practical, livable, attractive homes and helpful suggestions for the home seeker in the hope that it will guide, guard and render a direct service in the creating of a home that thoroughly combines the essentials of stability, utility, beauty and economy—a home that will not be limited to mere shelter but will supply spiritual uplift.

All the homes presented herein have been actually constructed or are planned for early construction, in the Greater Cleveland area by builder members of the association. They have passed the most exacting scrutiny, and have been adjudged competent to meet the modern trends.

It is not thought that you will like all of these 50 home designs and plans or that even if you did they would all meet your requirements or home building budget. But though you may not find any one house which exactly meets your desires in every particular, you certainly will find many ideas contained herein which will aid materially in working out your plans. Your home of course must be designed for you and your family, to fit your own requirements and to fit the location and site where you will build.

As stated, each one of these homes has been constructed or planned to meet certain definite requirements.

If you want further details regarding any of these plans or the information in this book, it can be obtained without obligation by addressing The Home Builders Association of Greater Cleveland, 945 Society for Savings Building, Public Square, Cleveland 14, Ohio.



## THE BLUE RIBBON BUNGALOW

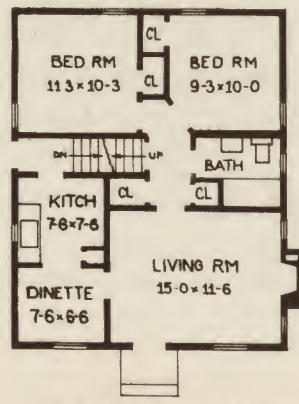
*Display Home of the Greater Cleveland Home and Flower Show*

*Designed, constructed by and exhibited by  
The Home Builders Association of Greater Cleveland*

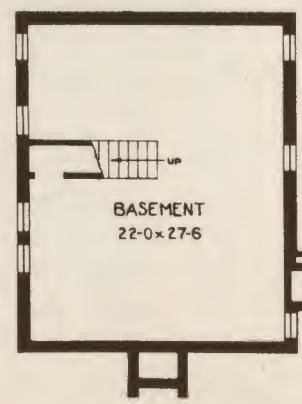
*Details: flagstone terrace entrance way, L-shaped living room-dining room combination, planned privacy of sleeping quarters, secluded study room or library, streamlined kitchen and breakfast nook, first floor lavatory, utility room, extensive glass areas including corner windows.*

**F**eature attraction of the Greater Cleveland Home and Flower Show, this Blue Ribbon Special embodies much of "the stuff that dreams are made of" where the discerning homeseeker is concerned. Designed and constructed for display by The Home Builders Association of Greater Cleveland, the excellent appointments of this one-floor bungalow type are truly an index to better living. Planned to a happy medium in the ultimate desires of the average homeseeker, the home exemplifies the peace-time trends in the home construction as visualized by the professional builder.

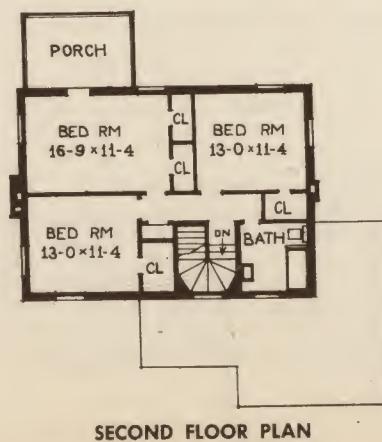
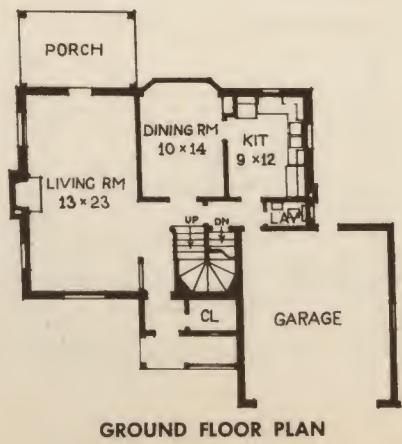
**E**specially suited for tightly budgeted purse-strings, this cottage type home is a find where economical planning is concerned. Neat and plain in appearance, a note of charm is added by the low white fence and lantern-post. The interior layout keynotes compact but comfortable living. Closet space is well provided for and the living room contains an open fireplace. The home has a full basement and plenty of storage space in the attic.



GROUND FLOOR PLAN

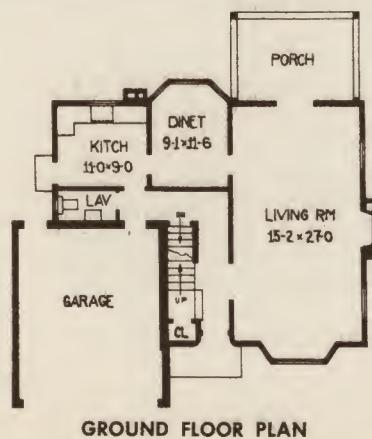
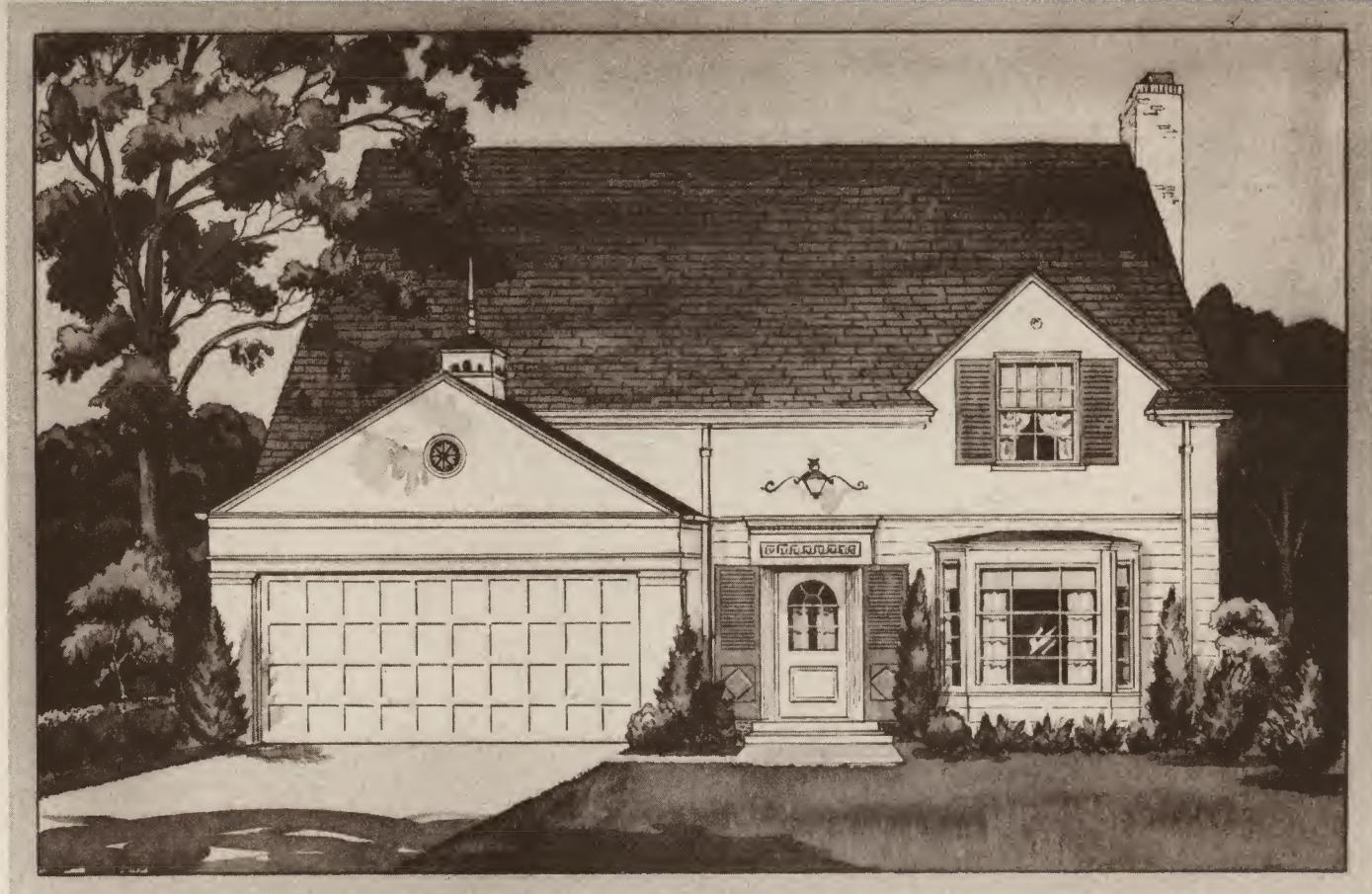


BASEMENT PLAN

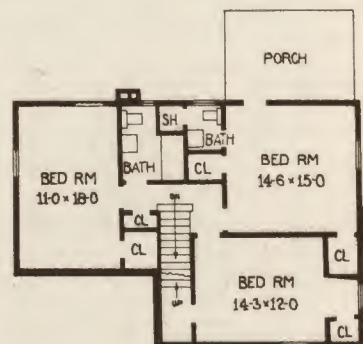


Unusually spacious three-bedroom residence, large living room and separate dining room, center hallway and stairs, first floor lavatory, convenient to kitchen and attached garage, inviting entranceway and porch, masonry construction. Originality is expressed in every line of this home. It is beautiful and inviting, individual and tasty.

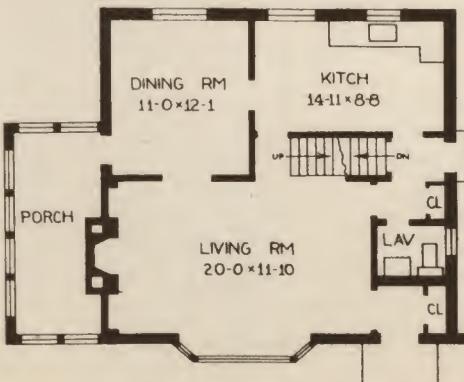
Picturesque to a high degree as to exterior treatment, this home touches on the unusual throughout its entire interior layout. A super living room with open fireplace and front bay window features the excellent first floor plan. A bay window also gives added space, light and cheeriness to the conveniently located dinette. Three extra-large bedrooms are contained in upstairs floor plan with a well-arranged setup for two bathrooms, one containing a shower.



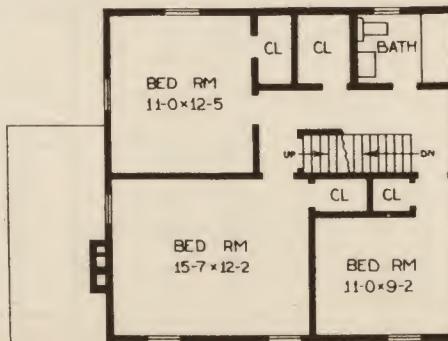
GROUND FLOOR PLAN



SECOND FLOOR PLAN



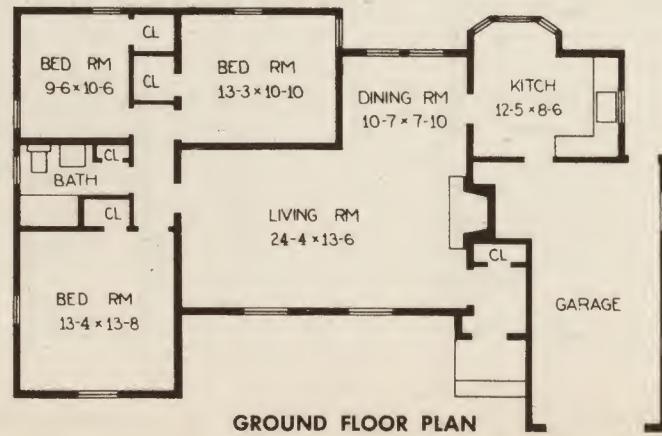
GROUND FLOOR PLAN



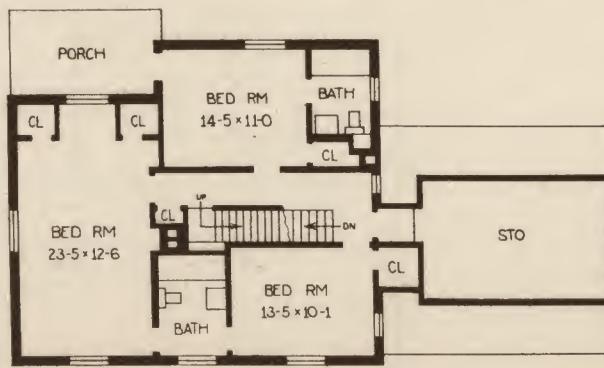
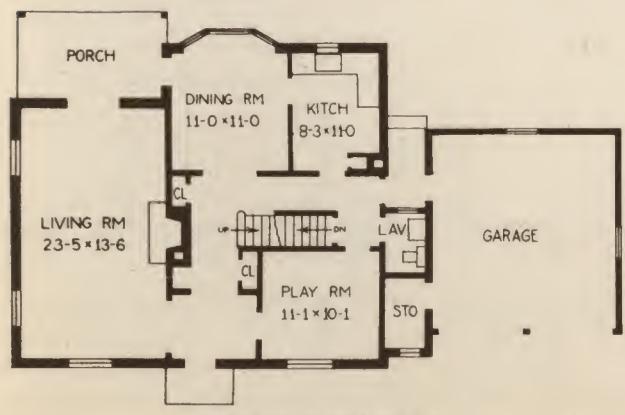
SECOND FLOOR PLAN

**N**ew England Colonial in design, the outward appeal of this home is heightened by the attractive "picture window" and the glass-enclosed side porch. Few homes could reveal greater utilization of interior space than is evident in the accompanying illustrations of the first and second floor planning. An extra room is added to the downstairs layout by the enclosed porch. Simplicity of interior arrangement emphasizes the economy of construction throughout and the high return for each dollar invested is obvious.

**B**asementless homes have been drawing much interest on the part of homeseekers and builders alike. It may not be long before homes of this type will not be considered too far a departure from the conventional path. The one pictured here is outstanding in all-around planning and exterior beauty. The sleeping quarters are marked by planning for privacy and contain three good-sized bedrooms with centrally-located bathroom. A notable feature of the home is the unusually large living room.

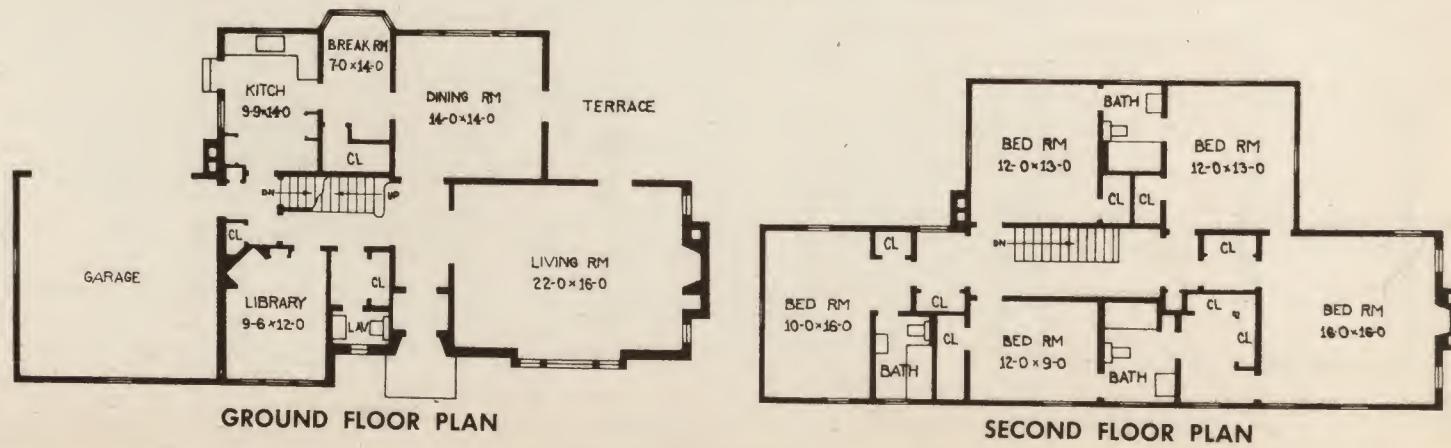


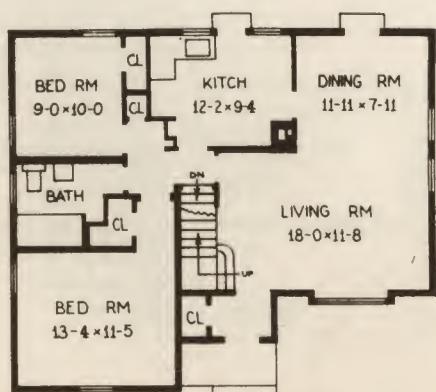
GROUND FLOOR PLAN



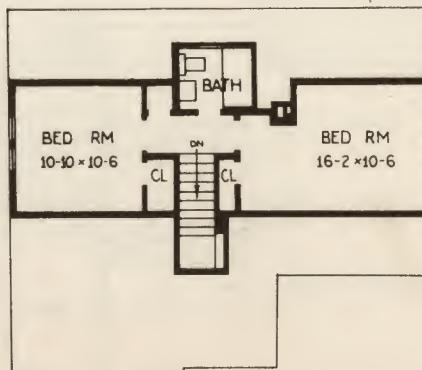
Unusual balance of design is reflected in the stately exterior of this brick Colonial. The large center chimney and trio of evenly-spaced dormers accentuate an interesting roof line. The two-car attached garage with same slope of roof tends to reduce any "highty" effect of the home proper. Both dining room and living room open onto the rear porch and well-ordered convenience is evident in the first and second floor planning. The down-stairs play room could readily be converted into a library or studio. Two baths and three bedrooms comprise the upstairs layout with plentiful closet space. The storage space over the garage is a desirable asset.

Outstanding in exterior design and with apt blending of masonry-frame construction, this ranch type home is certain to draw widespread appeal. The front bay window is a centerpiece of attraction and looks out into an enclosed garden which adds refreshing seclusion to the vista. Has large living room and well-organized kitchen-dinette arrangement. Upstairs area could provide for additional rooms and has excellent storage facilities.





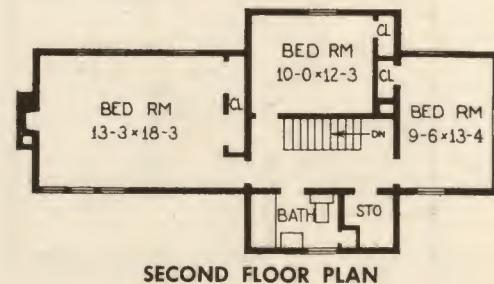
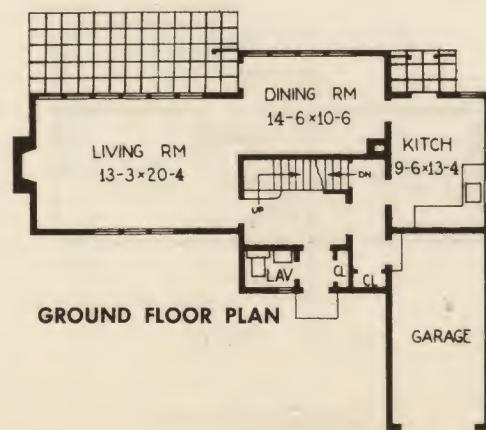
GROUND FLOOR PLAN

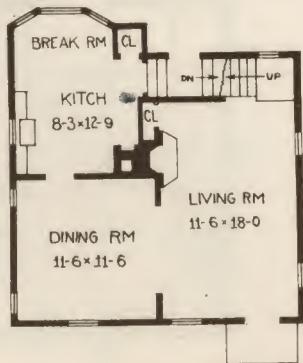


SECOND FLOOR PLAN

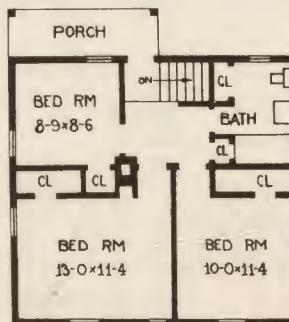
**E**ye-catching as to exterior appointments, this home draws immediate interest. The stone-work with white jointing highlights makes for a charming combination of masonry-frame construction. L-shaped living room lends expanse to interior and offers splendid opportunity for modern interior decorative effects. Upstairs area, planned for additional two bedrooms and bath if desired, is exceptionally well arranged for comfort and convenience.

Refreshing is the word for this garden elevation of an unusually livable three-bedroom residence. Designed to take full advantage of any entrancing vista, such as a water scene or country landscape, generous use is made of large glass windows. Added outdoor enjoyment is provided by the spacious paved terrace. Floor plans are presented here in the normal manner, with street entrance facing reader so that room arrangements may be readily analyzed. Interior features include a larger-than-usual bathroom, oversized closets and a powder room with lavatory and toilet off the front vestibule.





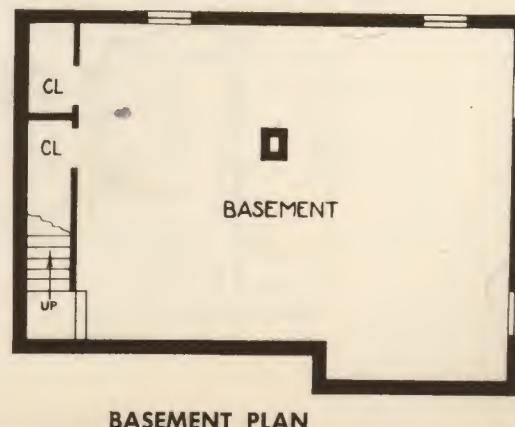
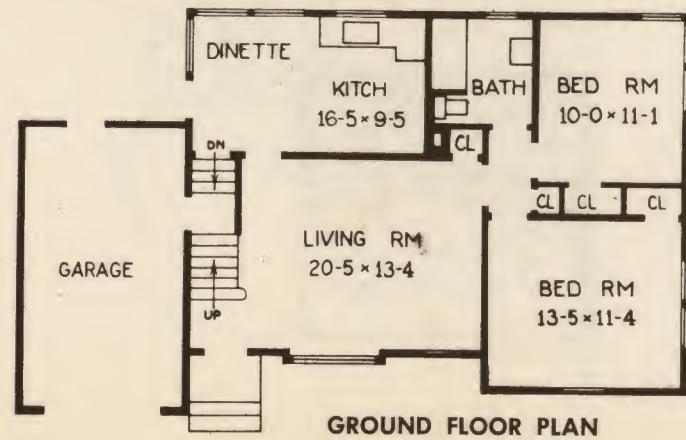
GROUND FLOOR PLAN

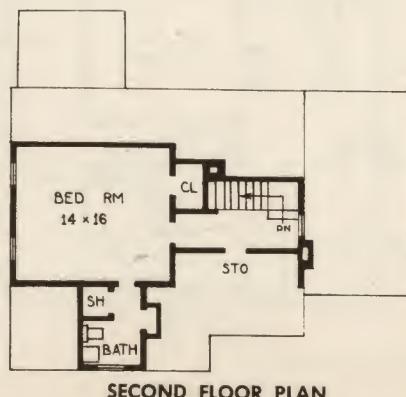
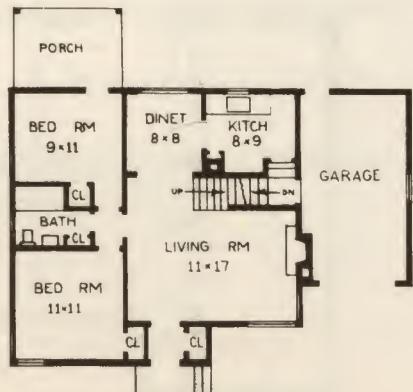
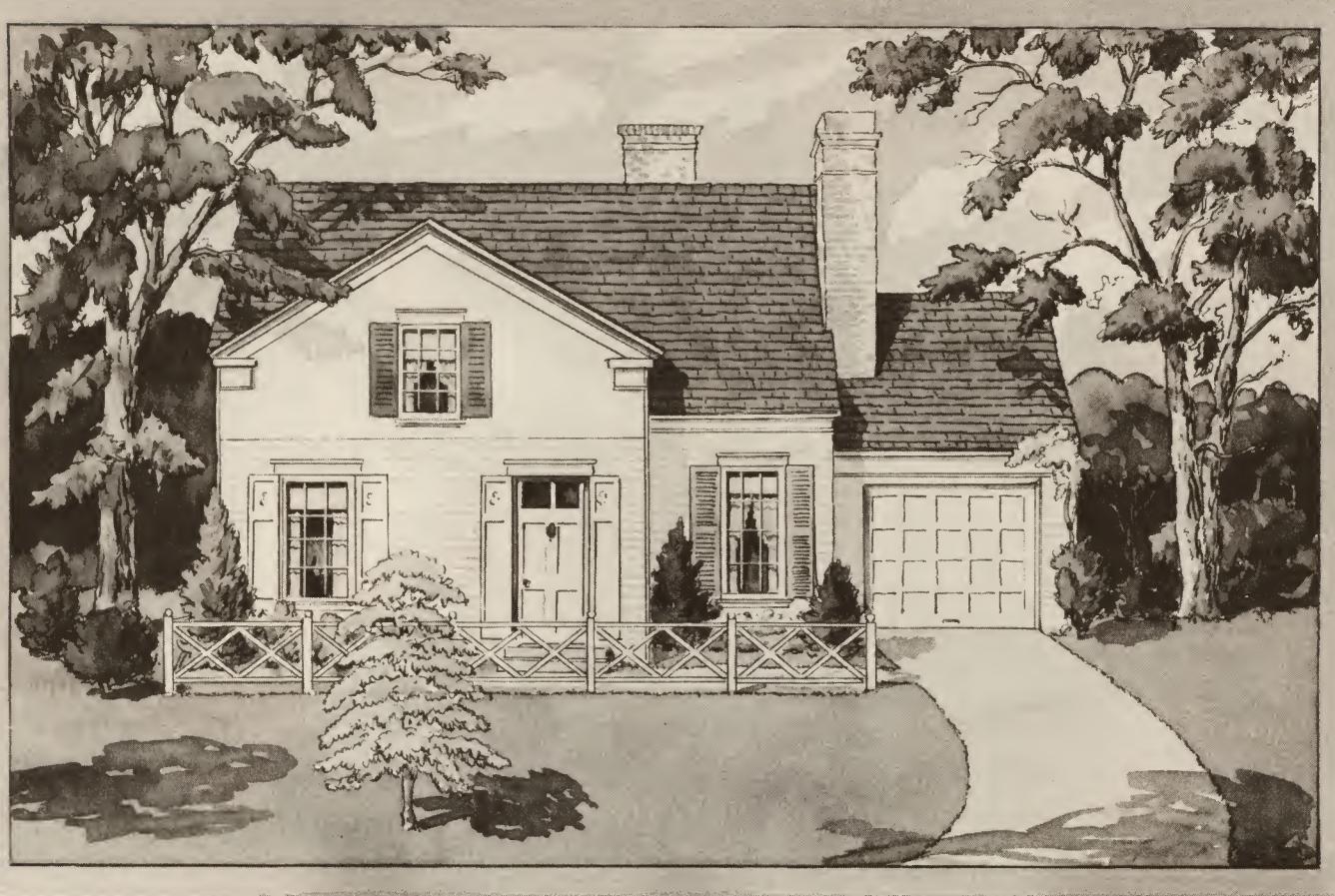


SECOND FLOOR PLAN

Elegance and good taste are expressed in the exterior of this two-story home. It is especially well designed for a suburban home. Exceptional roominess is attained on the first floor by the living room and dining room layout. A very attractive feature is the bay in the breakfast room which assures cheeriness and light where they are most desired and needed. The stair arrangement is a space saver. The second floor plan provides for three bedrooms and bath with ample closet room, and a good sized sun porch.

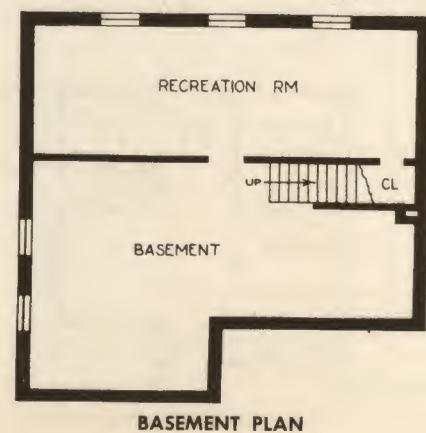
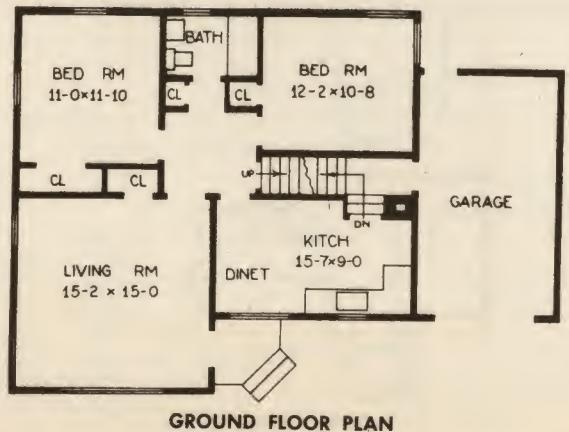
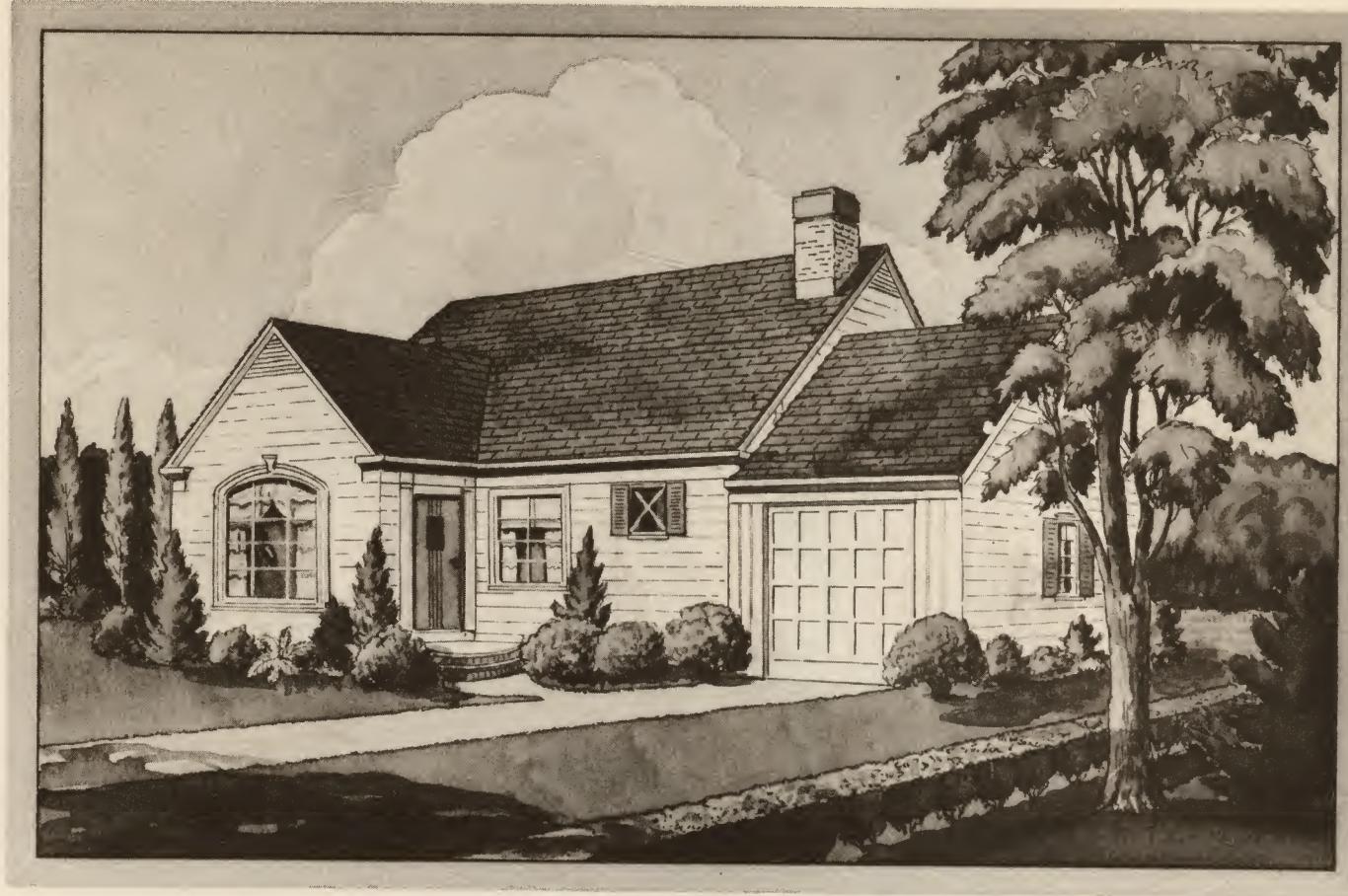
**R**oof lines add much to the snuggled down appearance of this excellently planned small home. Balance is given by projection of the attached garage. Step-saving and economical use of available space mark the interior layout, especially in the dinette-kitchen arrangement. Corner windows feature the dining nook and one of the bedrooms, capturing additional light and cheer. Three-way accessibility of the kitchen, garage and basement shows good planning. Stairway to basement, located at one end, makes for greater cleared area. Roomy attic could be developed into additional living quarters.

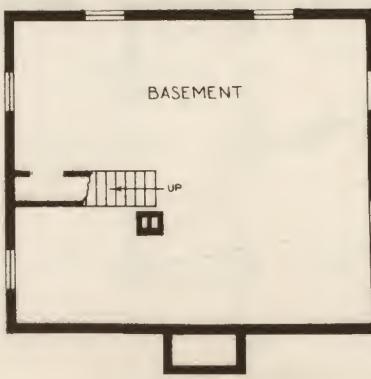
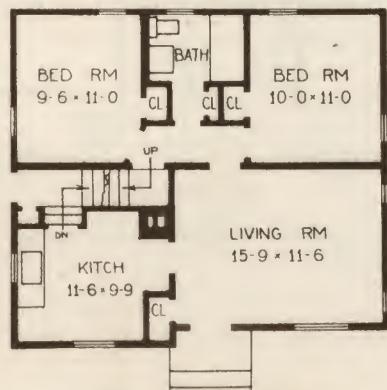




*A*ttactive in appearance is this compact five-room and bath, garage attached home. This residence has much to recommend it to the bargain-bent home-seeker. The low fence directly in front gives a touch of character and individuality. The interior is well planned, this is emphasized by the high privacy that is provided between sleeping quarters and the other sections of the home. In the dining room are four cozily located corner cupboards adding greatly to the convenience of the home-maker. Upstairs there is ample space for additional sleeping quarters or a studio den as desired.

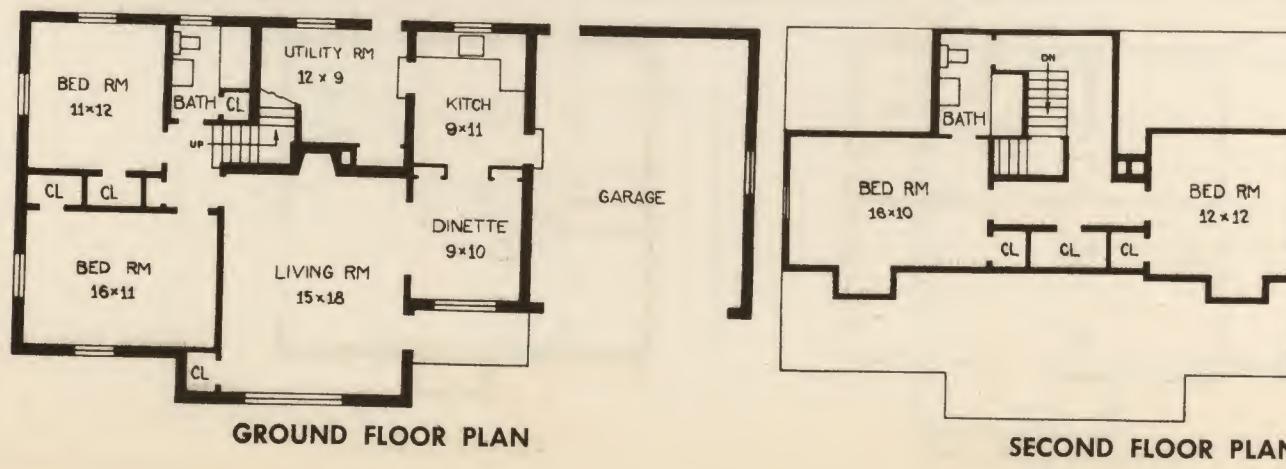
This little one-story, four room house embodies the spirit of the simple, practical yet very attractive American home. It is designed for the small family that seeks comfort, convenience and ease of living. There is real charm to the exterior appearance and an inviting hominess. The approach to the front entrance gives an air of seclusion and the large arched living room window adds materially to the general pleasing effect. The interesting floor plan arrangement, with emphasis on convenience, provides for living room, kitchen, two bedrooms and bath with goodly sized recreation room below stairs.





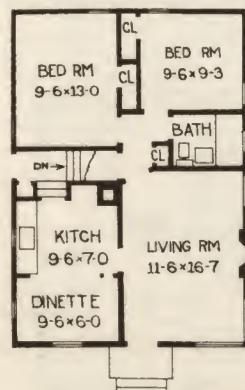
Compactly built, this home is designed with an eye for the utmost economy in construction. It provides for a small family very well. The exterior elevation is enticing and pleasing with the set back door and the triangular front extension which lends itself so well for formal artistic decoration. Living room and bedrooms are well arranged and of good size. The kitchen-dinette set-up is cozy and well organized. A roomy attic provides for ample storage space or can be converted into an additional room if desired.

This six room Early American Farm Type home is so designed that it makes exceptionally good use of all space. It provides for comfort for the family, and economy of labor and care for the home manager. It is basementless with attached garage, four good size bed rooms, 2 bath rooms, and a goodly sized utility room convenient to kitchen on the first floor. Note how conveniently living, dining, kitchen and bed rooms are arranged on the first floor.

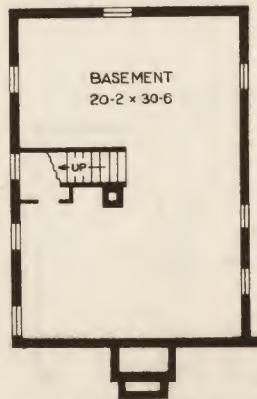




*A* very attractive small cottage home with colonial characteristics, especially well designed for a narrow lot. The attractive entrance doorway and featured corner living room window give individuality and character to the exterior. The interior consisting of two bed rooms, bath, living room, kitchen, dinette and basement is simply but well arranged for comfort and convenience.

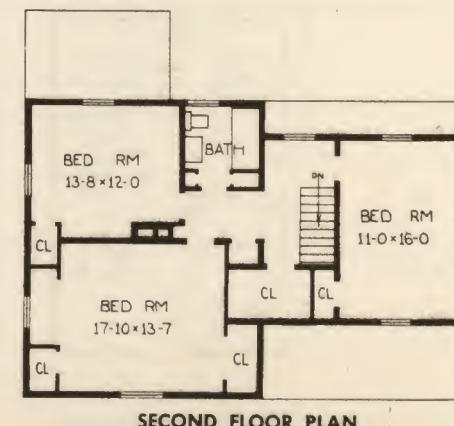
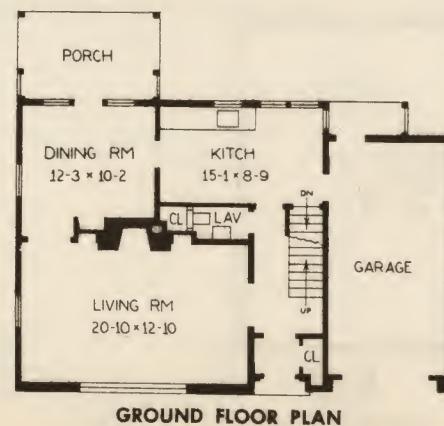


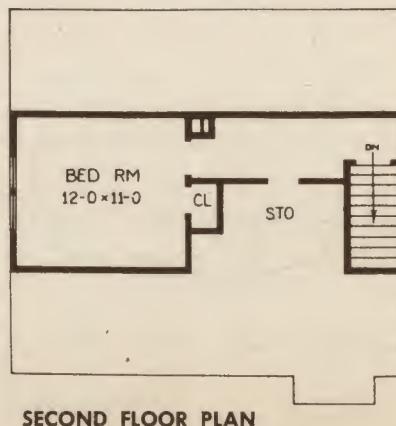
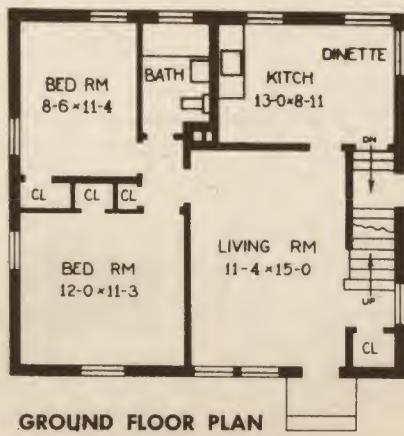
GROUND FLOOR PLAN



BASEMENT PLAN

*A*warded first prize in the 1945 National Design Contest for the City Homes conducted by the National Association of Home Builders, this three bedroom home has much to recommend it to the discriminating home-seeker. Outstanding sense of balance is evident in the exterior design and the interior layout is noteworthy for those basic elements which make for greatest livability in a home —comfort, convenience and spaciousness. Note the uncommonly large-sized bedrooms and the abundance of closets in the upstairs area. Liberal use of windows is made to draw light into the home, especially in the living room and kitchen.

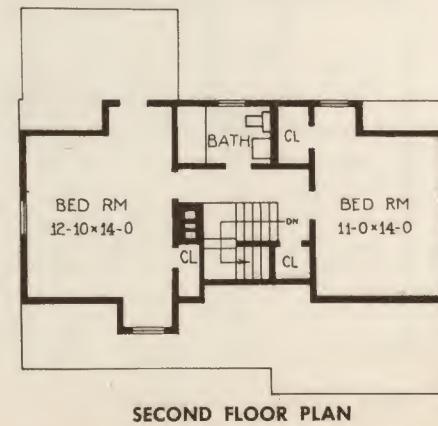
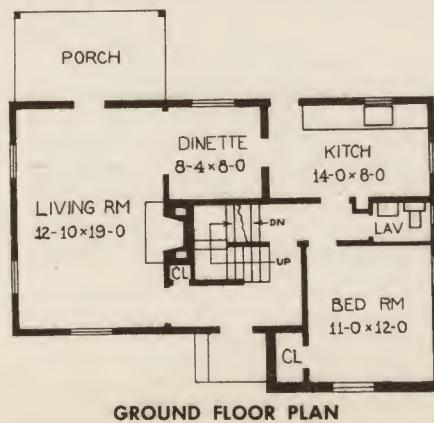


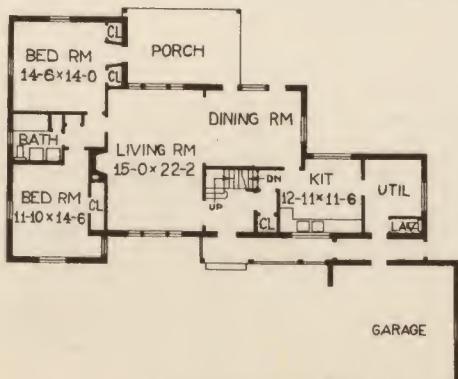


**S**turdiness and durability are immediately sensed in the first casual glance at this home. The brick-and-frame construction blends well and gives an air of largeness to this compact small residence.

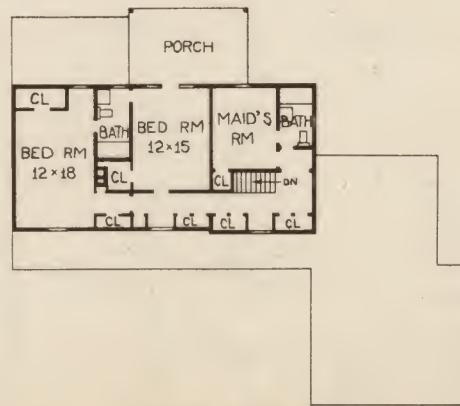
In the floor plan a surprising spaciousness is achieved by the simple room arrangement. In plan, there is living room, kitchen, dinette, two bedrooms and bath and the possibility of another good sized bedroom or studio upstairs. The rooms are all adequate in size and in scale.

*N*ative stone set in random pattern produces striking and pleasing effects when used together with vertical siding. The front elevation of this home draws added charm from the porch-like roof overhang. Openness of planning marks the first floor layout which contains a streamlined living room, dinette and kitchen arrangement, as well as a lavatory and bedroom. Two good-sized bedrooms and a bathroom are located on the second floor, with good provision as to closet and storage space.





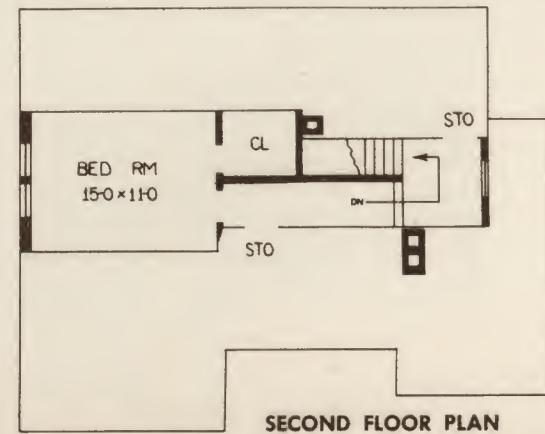
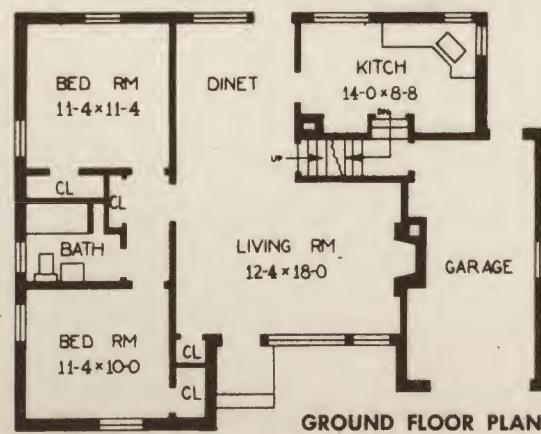
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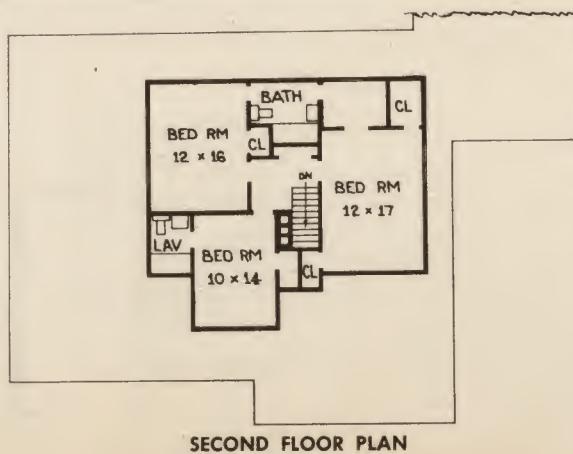
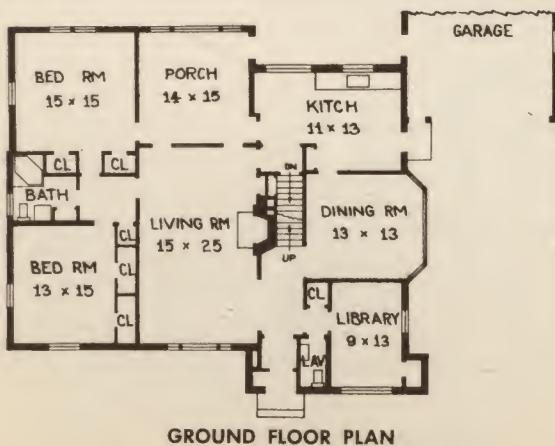


SECOND FLOOR PLAN

Retaining a homey farm-like appearance, this rambling frame-and-stone residence intriguingly borders on the picturesque. Planned for expansive living, the interior is elaborate in theme. Exceptional roominess is keynoted by the L-arrangement of the living room and dining room. A welcome convenience to the housewife is the utility room right off the kitchen. The interesting upstairs layout includes two separate bedroom suites and an extra bedroom. This home would adapt itself well to a lake site.

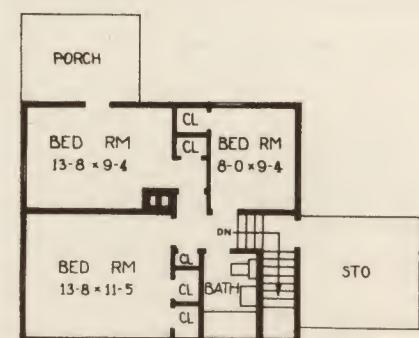
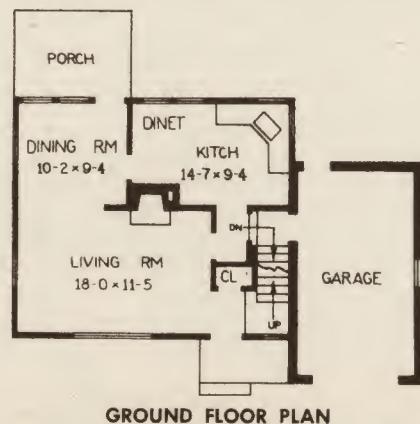
Cleverly handled as to proportions and detail, this one story brick home is charming in both exterior and interior appointments. Corner windows and a corner sink feature the kitchen layout. Ready access is provided between kitchen, basement and attached garage. Desirable privacy is well attained in the planning of the downstairs sleeping quarters, and cross ventilation is emphasized. An extra-large bedroom or studio den may be planned in the upstairs area, which contains facilities for well-nigh unlimited storage space.

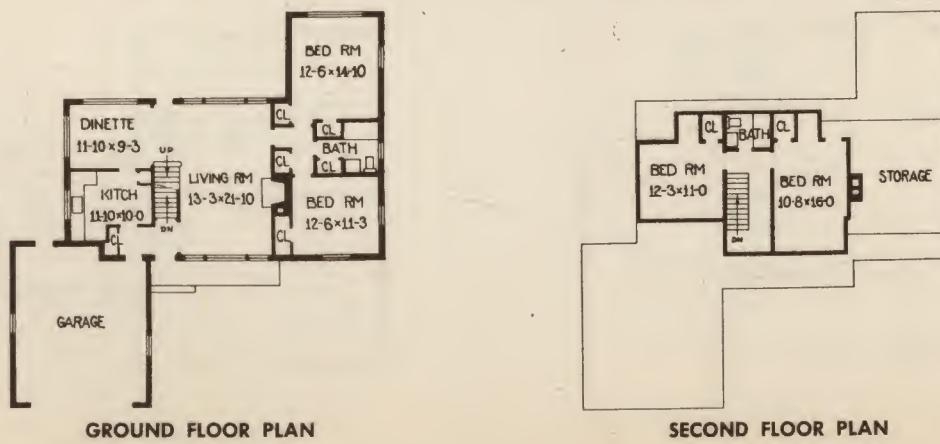




Quiet dignity and restfulness mark this skillfully planned five-bedroom residence. Luxurious living is combined with economy of planning throughout its interior details. Two bedrooms and bath are included in the first floor sleeping quarters, and three bedrooms and two baths in the upstairs section. A dressing room is also included. Setback of the attached garage provides for a beautiful bay window in the dining room and convenient side entrance to kitchen. A library, lavatory, enclosed porch, and centrally-located fireplace are other features of an easy-to-get-about downstairs plan.

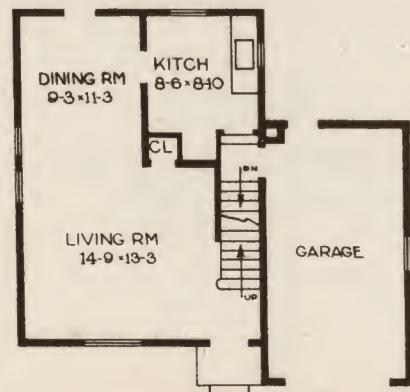
To the homeseeker with an eye for something quite characteristic this Early American two-story home with attached garage should have strong appeal. The first floor plan combines spaciousness and convenience. The "L" shaped combination living and dining room is a very desirable feature making for family comfort and roominess for entertainment of guests. The kitchen features corner windows for splendid visibility and light and the large window in the breakfast nook gives an air of cheerfulness. The second floor plan provides for three bed rooms and bath with ample storage space over garage.



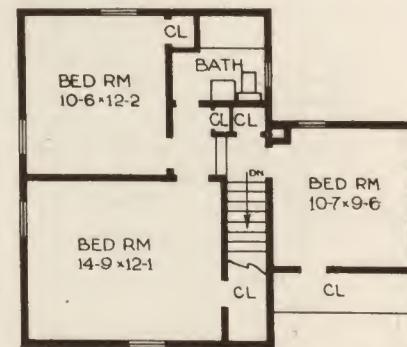


**S**treamlined serviceability is the outstanding characteristic of this up-to-date attractive home. Starting with the short driveway to the garage and throughout the house interior, everything points to convenience and step-saving. Great use is made of glass areas, especially in the dinette-living room layout. A surprising feature of this home is the fact it contains four bedrooms, something not readily surmised judging from its exterior. Projection of the garage to the front adds a strong element of seclusion and privacy to the home proper.

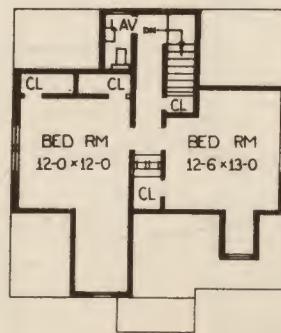
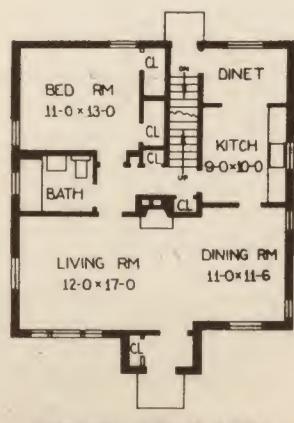
Statelyness is added to this two story home by clever variation of the roof design and the recessed doorway adds a note of seclusion. Although the residence is not large the attached garage gives to this home the appearance of goodly width. The combined living room and dining room area gives expansiveness to the down-stairs quarters. The second floor plan provides for three bed rooms and bath, with one of the bed rooms snugly situated over the attached garage.



GROUND FLOOR PLAN



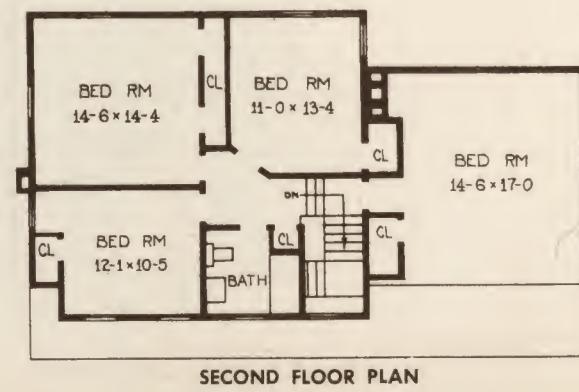
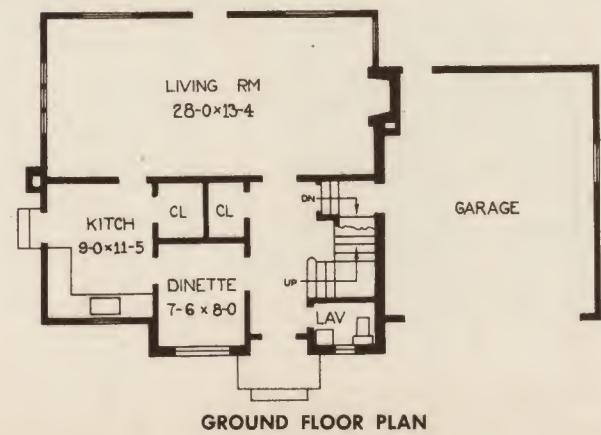
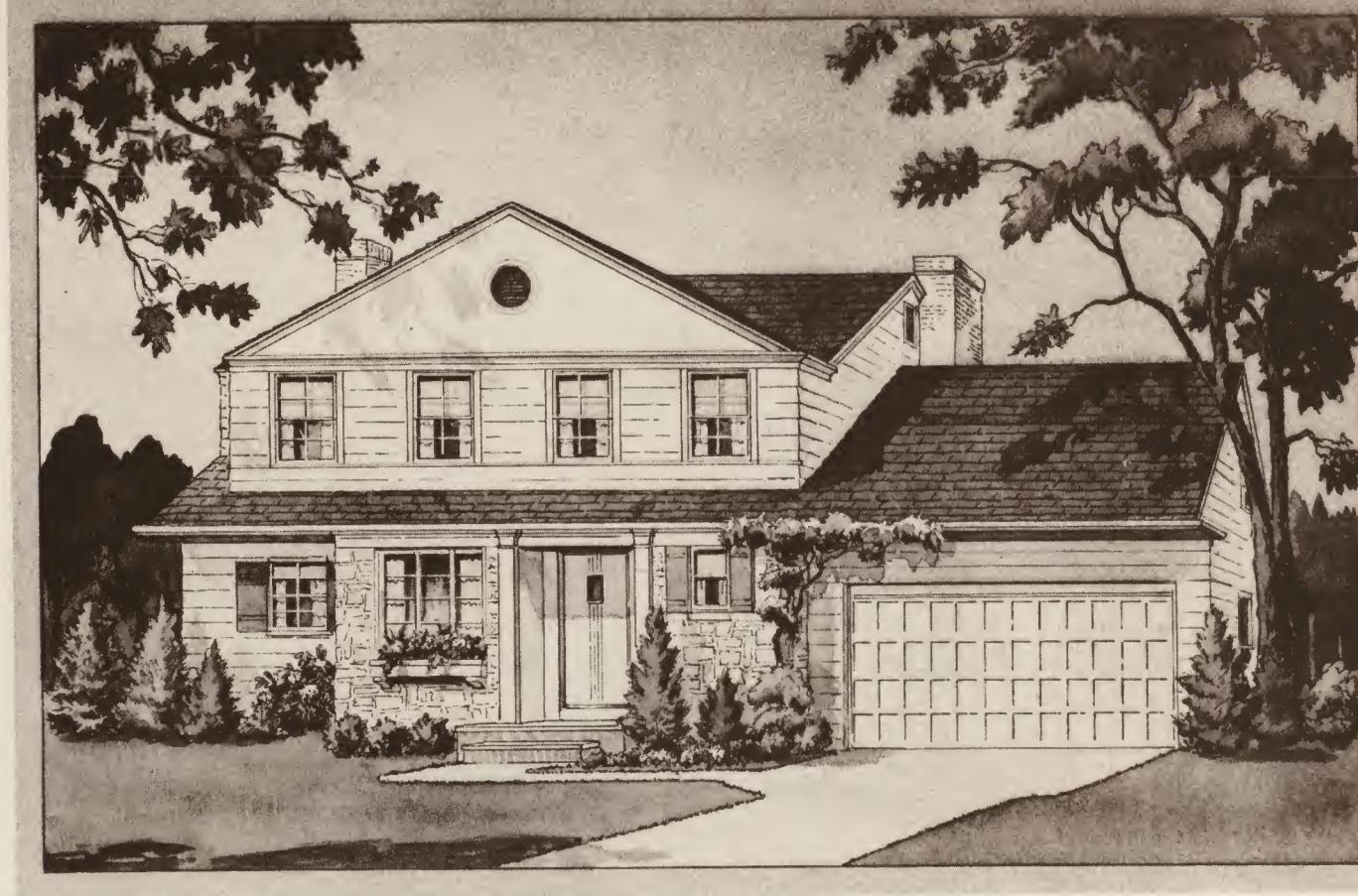
SECOND FLOOR PLAN

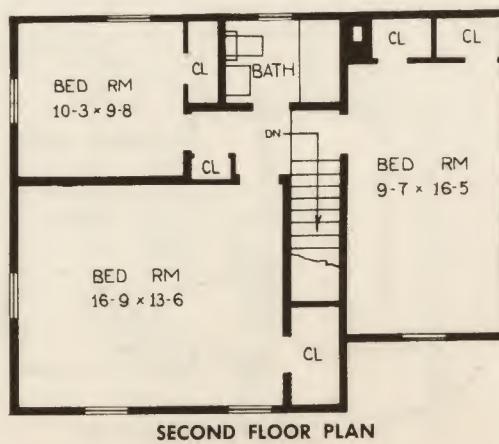
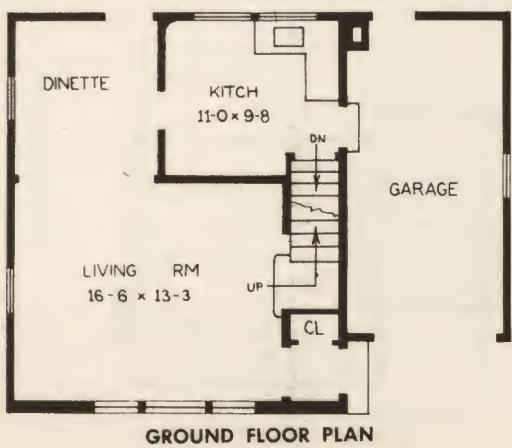


P

lanned for a "heap of living" is this story-and-a-half brick and frame home. The combination layout of the living room and dining room is the acme of open planning. All roads seem to lead to the kitchen which is exceptionally well-placed and has a handy dinette space attached. Plenty of closet space features the roomy first-floor bedroom, and the bathroom is conveniently located off the central hallway. The second floor may be left unfinished or planned to contain two large bedrooms and a lavatory as illustrated.

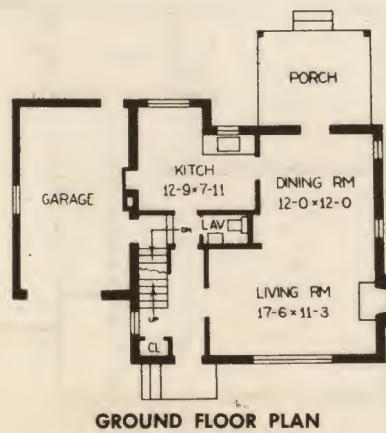
Commodious living for a family requiring a four-bedroom setup is well guaranteed in the attractive residence pictured here. The downstairs layout, highlighted by the house-length living room, emphasizes the trend which places the kitchen quarters to the front of the home. This maneuver tends toward greater privacy and brings the living room into a happier affiliation with rear garden grounds. Such planning is especially applicable where there is a scenic rear vista or lake view.



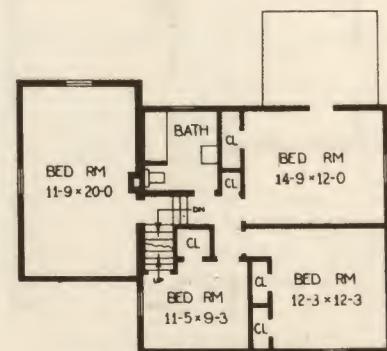


The exterior of this Early American type two-story home is given individuality and character by the good use of simple lines and large group windows on the first floor front. The recessed arrangement of the entrance also adds attractiveness to this residence. Utilization of all available space features the interior layout of both first and second floors. Especially is this economical planning notable in the second floor. An especially interesting feature of this home is the unusually large master bedroom.

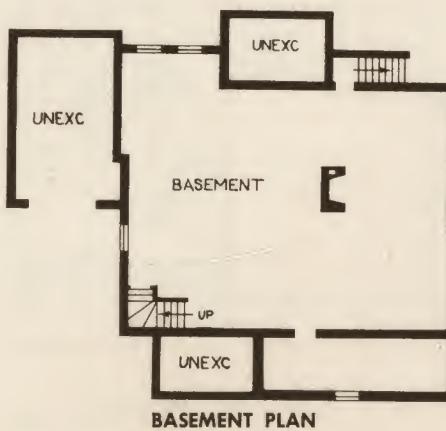
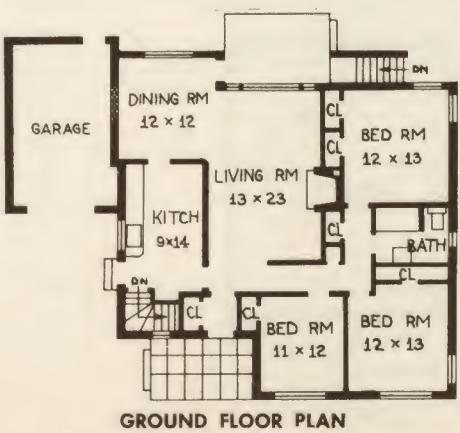
**D**esigned to meet the needs of a family requiring four bedrooms, this residence still retains the essential compactness of small home construction. The half-and-half balancing of brick and frame construction is attractive. The large front window is typical of the modern trend. Comfort, spaciousness and convenience mark the "open planning" apparent in the first floor layout. The rear porch with upstairs airing deck is a highly usable feature. The housewife with four bedrooms to superintend will appreciate this convenience for rug shaking.



GROUND FLOOR PLAN

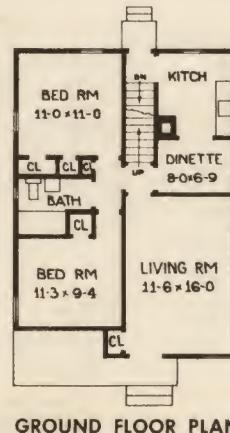


SECOND FLOOR PLAN

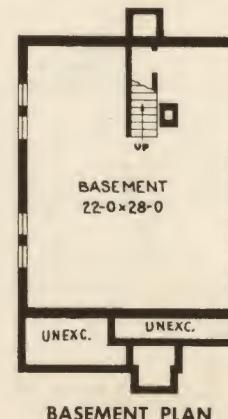


Unique in the diversified treatment of its masonry, this clever-looking home creates an immediate desire for possession in the mind of the homeseker who is looking for a house that is distinctive and different in exterior attractiveness. Note how the wrought-iron railing and charming simple entrance give a pert touch to the front patio-porch. The attached setback garage adds width and spaciousness to the home. The plan for the interior calls for combination dining and living room, kitchen and three bedrooms and bath. Ample closet room is provided for in the bedroom section of the house.

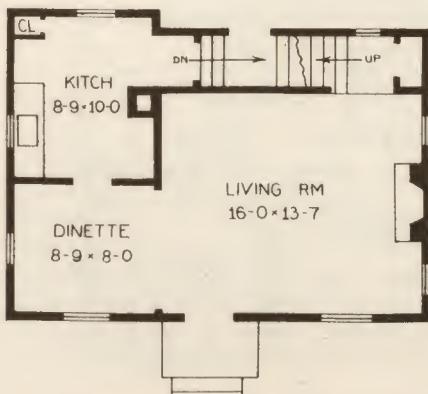
*M*indful of the increasing demand for small, yet comfortable homes, planners embodied great economy of construction with high utilization of space in the residence pictured here. Corner windows are used to advantage and add a touch of balance to the exterior design. Adequate privacy is provided for the sleeping quarters and the bathroom is centrally located. The kitchen and dinette area is compact and eliminates "mealtime mileage". A welcome feature is the additional upstairs area which could be transformed into cozy sleeping quarters.



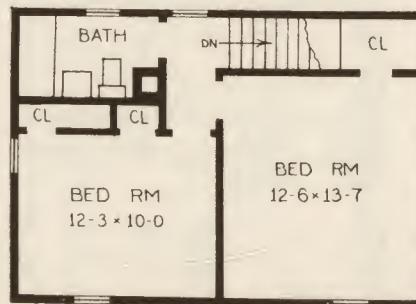
GROUND FLOOR PLAN



BASEMENT PLAN



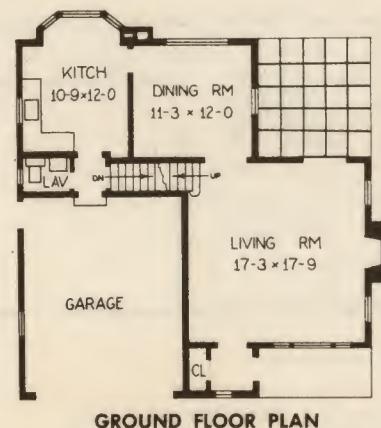
GROUND FLOOR PLAN



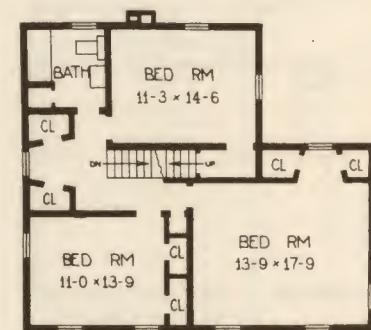
SECOND FLOOR PLAN

*A*n economical plan and an individualized exterior produce in this two-story residence, attractiveness and desirability for a small family. Squareness and balance of design unite to give to this home an air of solidity that pleases even the most discriminating eye. Simple materials used simply make for satisfaction as well as economy. The lay out of the first floor is compact and convenient, allowing splendid living room space. The two bed rooms on the second floor are goodly sized with outlook on front and side. The interior design of this home provides that all space is fully utilized.

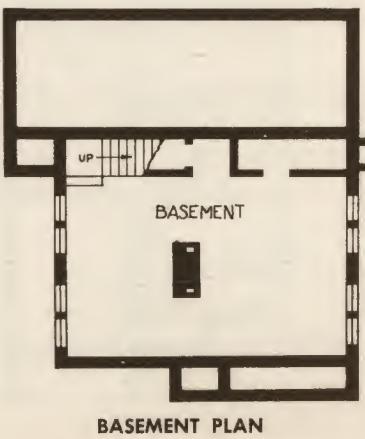
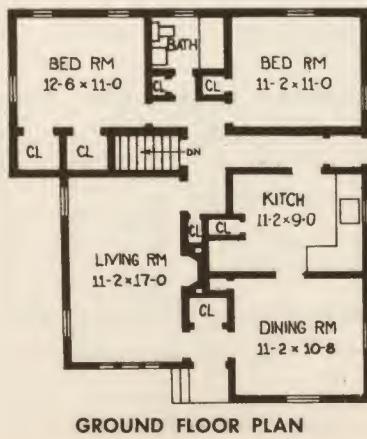
**B**eautiful balance in design and exterior treatment make this three-bedroom residence outstanding. The bedrooms are larger than usual with ample closet space. Two particularly good features of this home from the convenience standpoint are, first, the central location of dining room between living room and kitchen and second, the bay window alcove in kitchen which makes a pleasant informal eating place for breakfast or luncheon. The living room is large with open fireplace and both living room and dining room look out onto a paved corner terrace. The second floor plan provides for three fine bedrooms and bath, all good size.



GROUND FLOOR PLAN

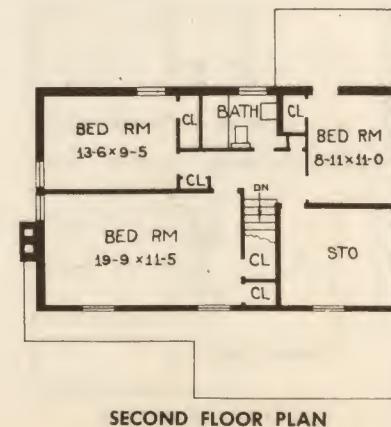
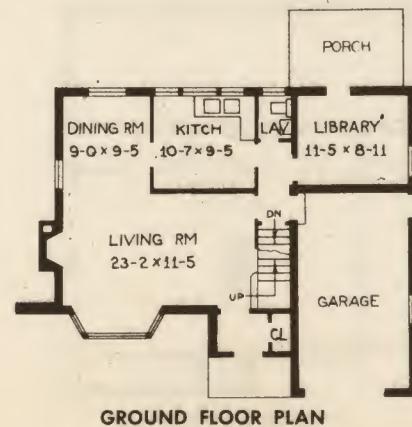


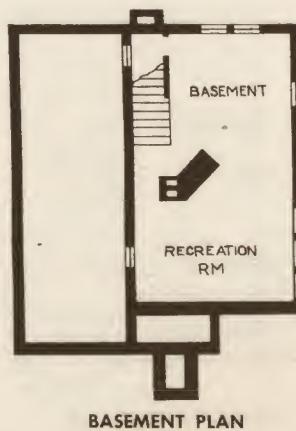
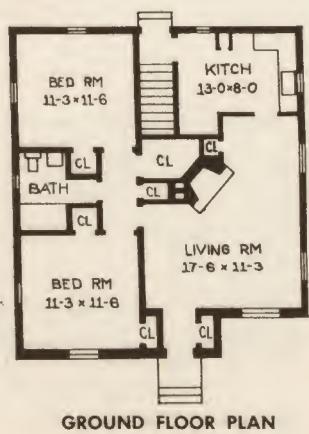
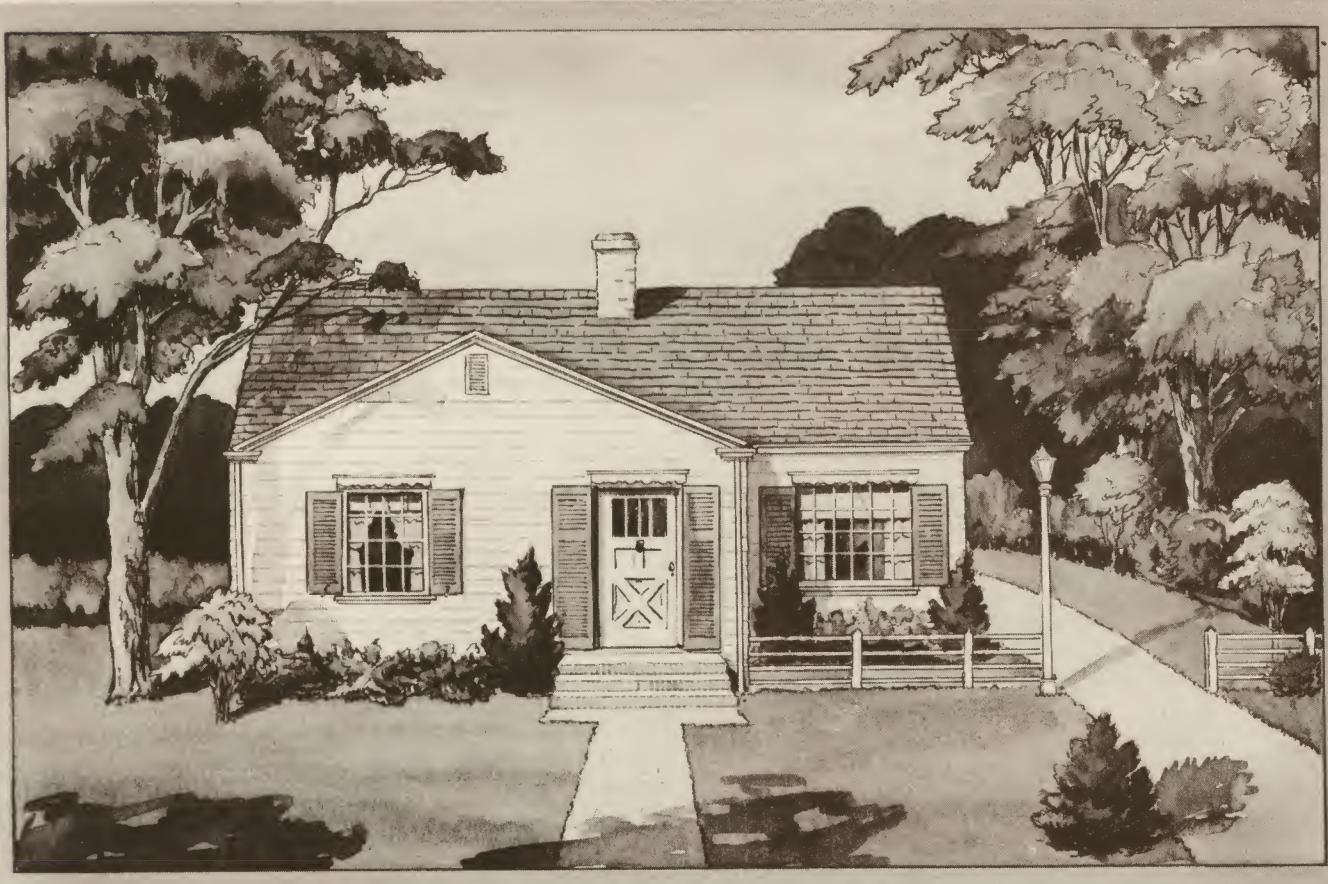
SECOND FLOOR PLAN



*I*n the design of this quite individualized five-room residence convenience and beauty have been splendidly combined to produce a home that has personality and livability. The homesseeker cannot fail to be contented with the real hominess of this cottage type home. The low lines and doorway setting emphasize the unusual cozy appearance, and attractive blending of frame and masonry show to full advantage. The ground floor interior plan includes two bed rooms, bath, living room, dining room and strategically located kitchen. Numerous closets are provided.

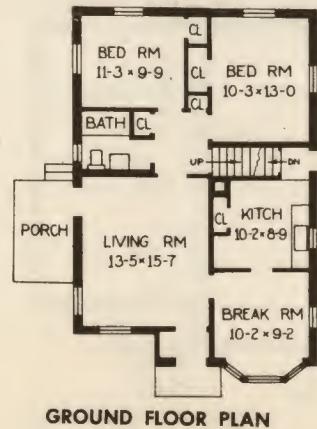
**B**alanced blending of three major building materials gives this two story three-bedroom residence a front elevation of intriguing character. The remaining three walls are constructed of brick. The front bay window and the entrance porch highlight the attractive exterior. Interior features include a spacious living room and dining room arrangement, efficient kitchen setup with dining nook and plenty of light, downstairs lavatory, front vestibule, and provision for a future library or bedroom. A large master bedroom is the feature of roomy second floor with a plenty of closet and storage space.



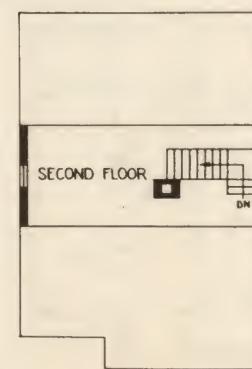


*A* real gem among the smaller cottage type homes is that shown here. The exterior is attractive. Its individual door-way and elevation and large windows give to this house a distinctive homey look. In the plan there is a large living room, kitchen, two bed rooms and bath on the first floor with provision for recreation room in basement. The bias construction of the fireplace adds an unusual touch and serves to give separation between living and dining room areas. Another very desirable feature and a real asset is the large cedar closet.

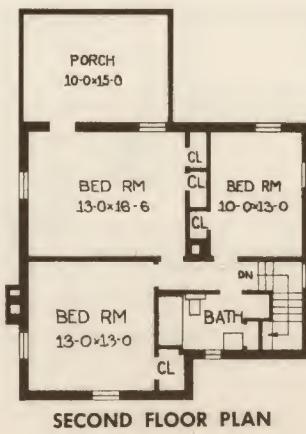
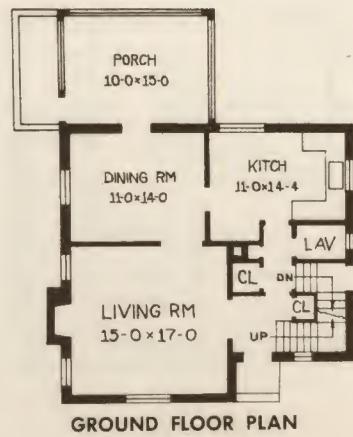
**S**olid-looking and with an air of permanence this well-designed home is of a type which is in popular demand for suburban and out-lying city locations, where there is lot space to emphasize its attractive exterior. The unique entrance doorway with elevation, side porch and large bay window make for real character. The interior layout is good and while possessing many space-saving attributes, it sacrifices nothing in the way of a well ordered plan. A large basement provides ample space for recreation room and the roomy attic assures plenty of storage space.



GROUND FLOOR PLAN

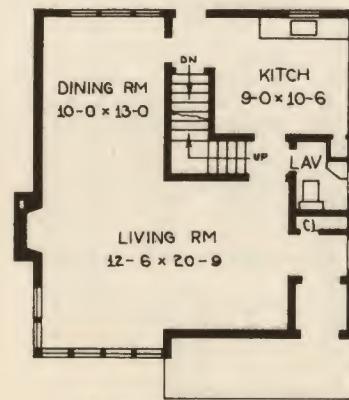


SECOND FLOOR PLAN

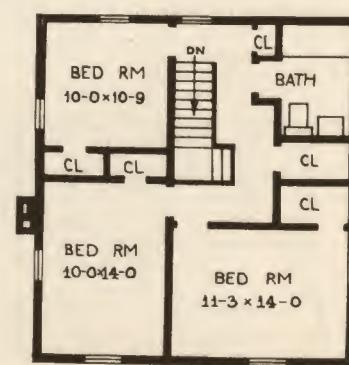


Though somewhat mansion-like in appearance, this residence is not beyond the reach of the homeseeker who wants a home that, while it is expressive of dignity and character, yet provides for comfort, hominess and ease of living. Exterior attractiveness is secured by simplicity and beauty of design, while spaciousness keynotes the layout theme of the interior. The arrangement of the whole is that of great convenience, which is featured by the entrance hall and corner stairway. It has ample closet space throughout and a first floor lavatory. Three bed rooms and bath with built-in shower are located on the second floor and, adding greatly to the home-maker's convenience, is the second floor airing porch.

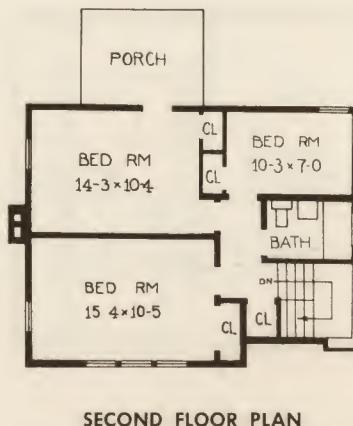
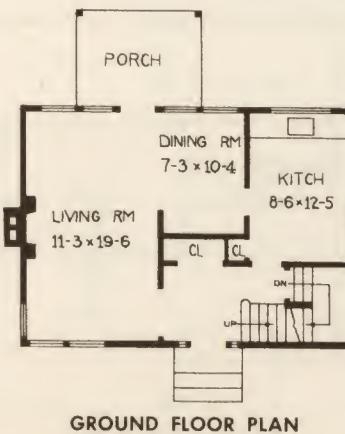
Honorable mention as runner-up in the City Home Class was won by this home plan in the 1945 design Competition conducted by the National Association of Home Builders of the United States of America. Exceptional spaciousness is a feature of this home, especially in the living room area. Another mark of distinction in this residence is the corner window treatment both as to interior and exterior design. The accessibility of the kitchen to both dining room and rear entrance makes indoor or outdoor serving convenient. Another interesting feature is the location of the first floor lavatory where it saves unnecessary traipsing through the house.



GROUND FLOOR PLAN

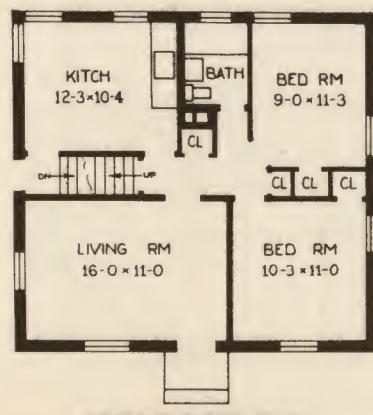


SECOND FLOOR PLAN

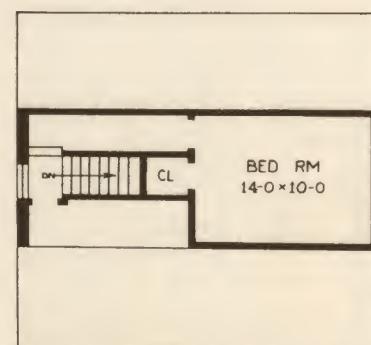


This home illustrates that the modern two story, six-room frame construction city or suburban home can be given a very attractive exterior appearance while providing roominess and convenience within. The individual window arrangement featuring the large corner window at right gives character to the home. The first floor plan is quite unusual, featuring a nice combination of living room, dining room and large entrance hall with corner window. Three bed rooms and bath on second floor are compactly arranged with no loss of hall space and ample closet room.

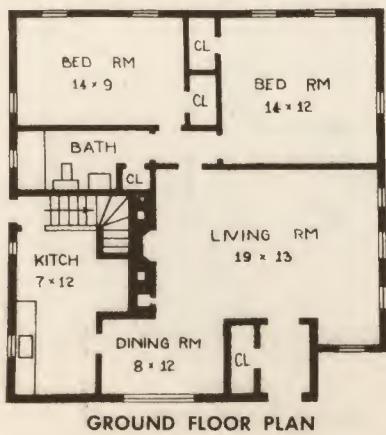
Cape Cod homes never fail to command attention and this attractive Cape Cod type home, in the small homes class, is no exception. Quality and charm are inherent in the well designed doorway and windows. The two dormers add to the exterior balance and attractiveness and will be a great asset in utilization of the upstairs area if future rooms are needed. The plan calls for living room, kitchen, two bed rooms and bath on first floor and one nice sized bed room upstairs.



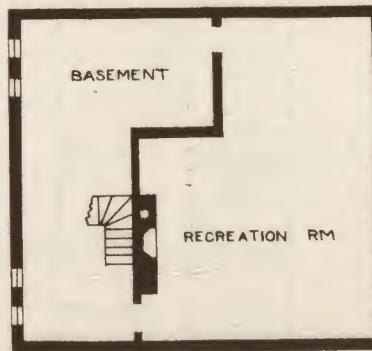
GROUND FLOOR PLAN



SECOND FLOOR PLAN



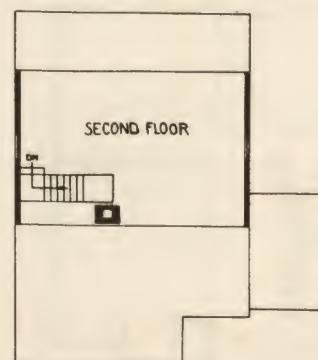
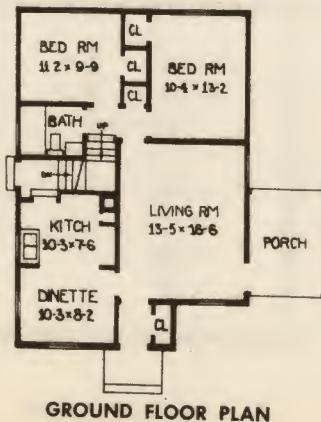
GROUND FLOOR PLAN

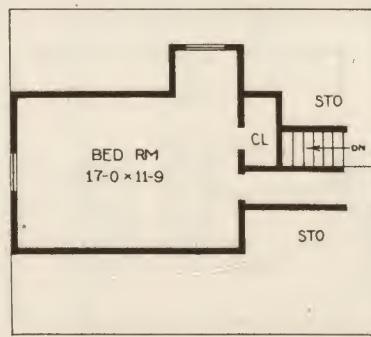
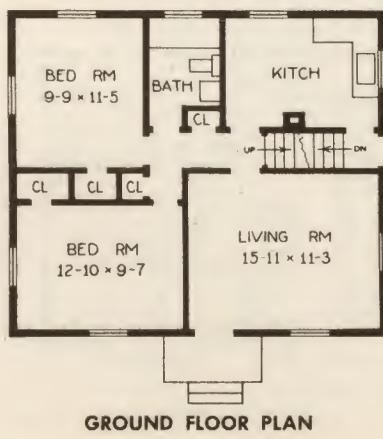


BASEMENT PLAN

The Cape Cod Type home shown in the illustration is very well designed for an elevated setting. While very compact it gives the appearance of roominess and comfort. There are four and a half rooms, living room, kitchen, two bed rooms, bath and dinette. The particular feature of the interior arrangement is the conveniently located dining alcove between the living room and kitchen. Provision is made for a good sized recreation room in the basement.

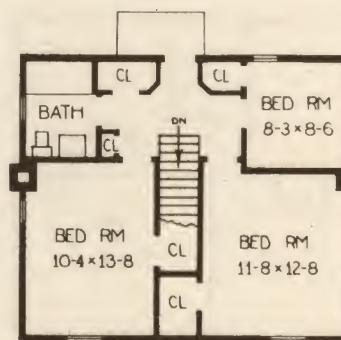
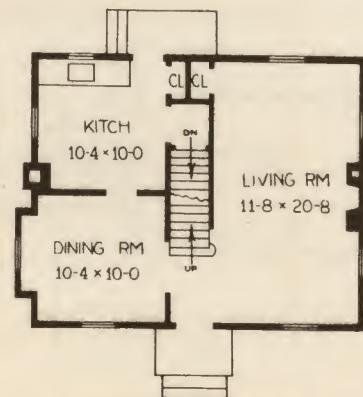
Here is a home that looks like a home, snug and compact but with the desirable modern developments. The cleverly designed exterior with the attractive, sizeable side porch give an air of coziness and livability to this medium-sized and medium-priced house. The place provides for living room, kitchen, dinette, two bedrooms and bath on ground floor with ample upstairs space that can be further finished off for rooms, dens or storage space. The kitchen-dinette arrangement is planned for a minimum of steps but without resorting to cramped areas to accomplish that end.

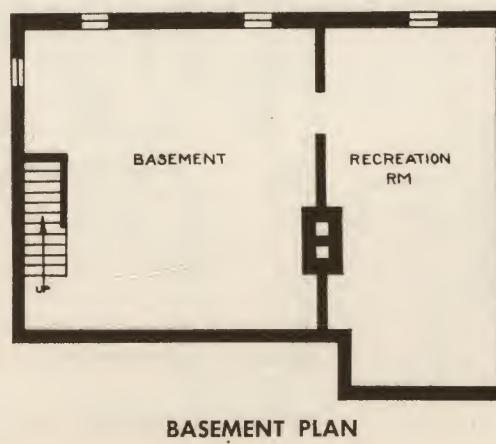
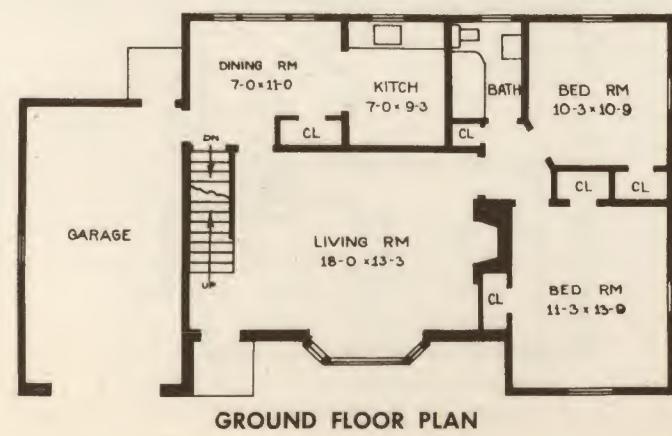
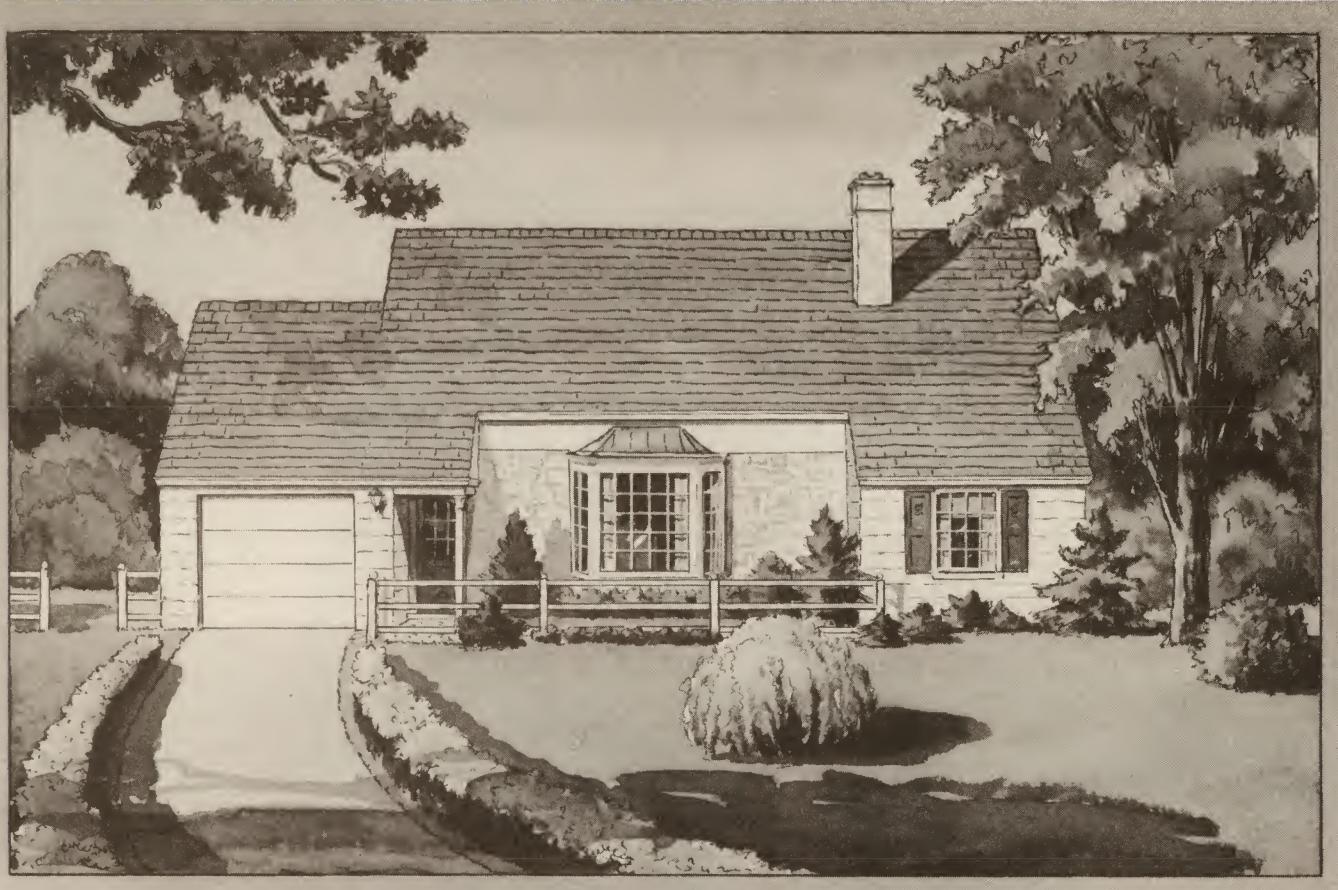




*A*n inviting entrance keynotes the very pleasant exterior of this well-designed small home. This house though formal in design seems to avoid the stiff and forbidding appearance so often seen in houses of this size and type. The first floor plan provides for quick accessibility to all parts of the home. The bath room is especially well located. Bed rooms are well set off from living room, and good closet space is provided. The second floor allows for large studio room or additional bed room if needed and there is exceptional storage space.

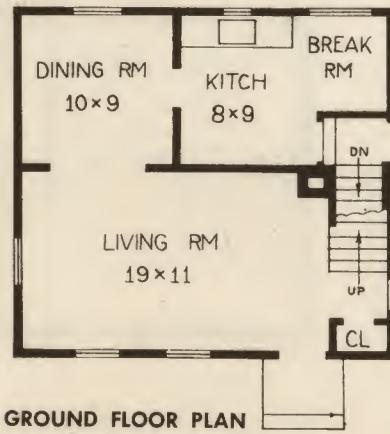
Quality is highly expressed in the fine balance and design of this two story three-bedroom home. The arched effect on the two upstairs dormers breaks the stiff roof lines and adds a graceful touch. The first floor elevation, of masonry construction, is given distinctive character by the window treatment and lengthy shutters. Inside the home, clear-cut convenience keynotes the formal arrangement of rooms. The centrally-located stairway leads to a well-balanced layout of sleeping rooms and bath upstairs. Ample closet space, so desirable, is well evident.



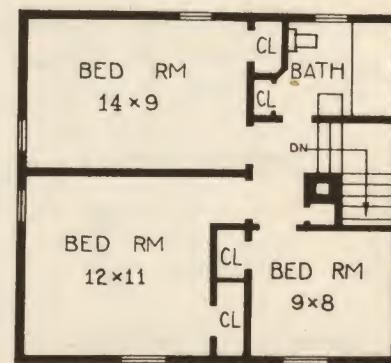


Here is a very good five-room ranch house type home with attached garage and basement. The well arranged kitchen with large dining space assures to the home maker a big saving of time and real economy. The well balanced exterior is made very attractive through a nice blending of masonry and frame construction. Note how the placement of the chimney off center and to the right adds to the exterior attractiveness. This home combines convenience for living and outside beauty.

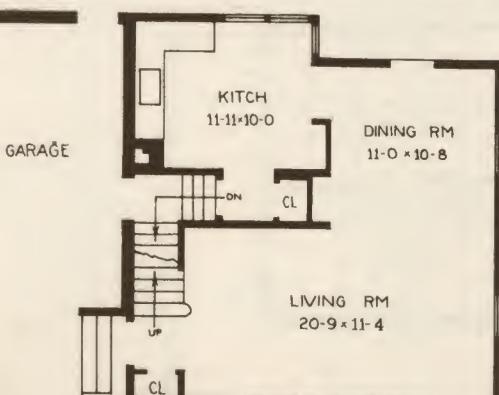
This two-story three-bed room residence has certain definite appeal for those who seek solid dignity for exterior appearance and comfort and highly livable interior arrangement. Its popularity is enhanced by real space-saving qualities and the roominess of its interior layout. Special features include kitchen with breakfast nook and simplicity of room arrangements on both first and second floors.



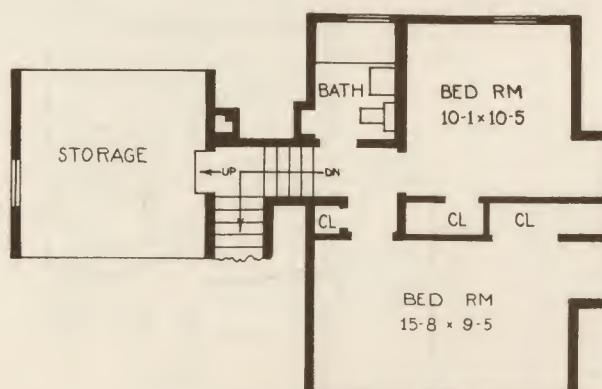
GROUND FLOOR PLAN



SECOND FLOOR PLAN



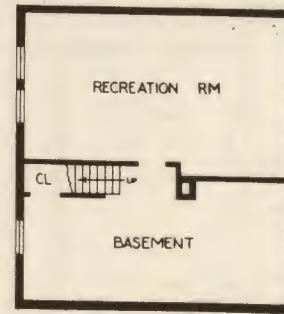
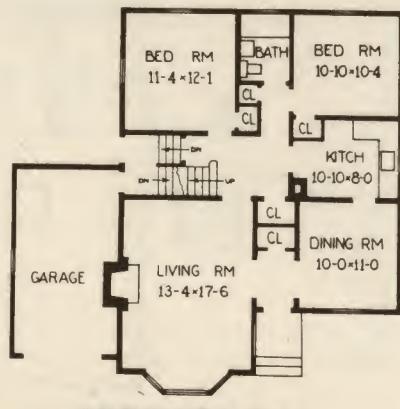
GROUND FLOOR PLAN

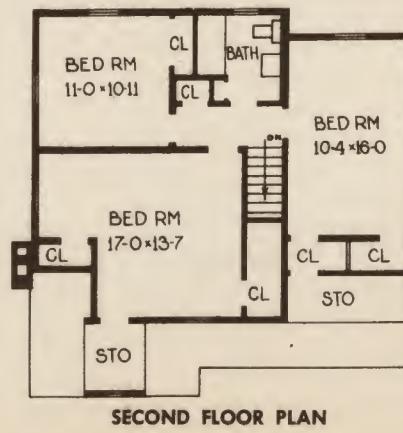
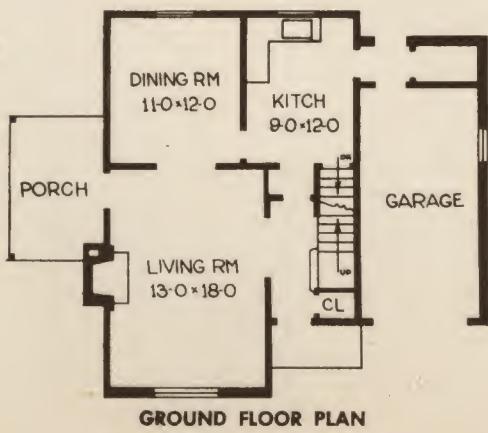


SECOND FLOOR PLAN

*A* long modern lines, with a sweeping touch of balance, this two-story, 5 room residence appeals readily to the home-seeker, who is looking for comfort, convenience and economy. The exterior with its uniquely designed entrance is attractive and strongly individual. The interior arrangement tends to give great livability and comfort. The plan provides ample space with compact arrangement of dining room, living room, kitchen and garage. The second floor boasts an attractive bed room and bath set up, ample closet space and unusual storage facilities.

The projected living room with its attractive bay window is the distinctive feature of this one story five-room home. This home is truly representative of the great strides made in recent years in the small, compact city or suburban home. Convenience and livablneess are evidenced in the floor plan. Note how location of stair hall gives access to service quarters and up and down stairs spaces. Another pleasing feature of the plan is the location of the entrance hall separating living and dining rooms. For a small home this house plan provides for a more than usual amount of closet and storage space.





Here is a neat, trim attractive story-and-a-half, garage-attached home. A unique feature of this six-room residence is the location of the entrance hall which separates the service section of the home from the living quarters. The pleasing appearance of the exterior is accentuated by the charming entrance way and a large front window which is well set off by the masonry on the extended front wing. The second floor plan provides for three bedrooms, one over the attached garage, and allows for good exceptionally closet space.

## THE HOME BUILDER AND THE JOB AHEAD

Today, the private home builder is indeed "the man of the hour."

On his shoulders rests the responsibility for stemming and satisfying the tremendously acute demand for homes now headlining the news from all parts of the nation.

The war's end brought to a head the long pent-up pressures for housing which had been developing, though in the main disregarded, for the decade preceding the war's start. The drastic curtailment of residential construction as a wartime measure added more fuel to the smouldering fires of scarcity.

Thus it is that the most overwhelming surge in history is crystallizing throughout the country in an all-out demand for homes—a demand that is statistically placed at more than ten million homes in ten years!

Dislocation of normal living habits brought about by the global war makes the necessity for the calming influence of home life more imperative than ever. A home, pride of ownership, seclusion with his family, is what the returning serviceman wants more than anything else in the world. War-harassed civilians

and ex-war-workers, still jammed in crowded living conditions, seek relief in the same home-owning aspirations.

The American Way of Life and democratic living are high-sounding phrases, but condensed into common thought they mean the privilege of home ownership and the grand feeling of independence that goes with it. Take away this incentive, and the American wage earner is a slave shorn of ambition.

Home ownership and independence were the twin stars which guided the hopeful Pilgrims to their destiny in founding this great nation. Home ownership and independence, assured by a system of free enterprise, will keep this nation great!

To create more homes to house more happy family units is the paramount aim of the nation's 40,000 and more home builders. Records of past performance reveal that, to date, 35,000,000 homes have been supplied to the nation's home-seekers—and the private home builder today grimly "rolls up his sleeves," resolutely confident that his know-how and resourcefulness will be adequate to meet the exigencies of the housing job ahead.

## HOW TO FINANCE YOUR HOME

By Paul M. Minter, President of Mortgage Bankers Association of Cleveland



Sound financing for your new home is just as essential as sound construction. The experience and the friendly interest of a variety of financing agencies are available to you and there is a choice of the type home and the type financing, so that each individual requirement may be met.

One of the first and most important questions to be decided is how much you can afford to pay for a new home.

While a number of factors may enter into this consideration, a good basic guide is that the monthly payments covering principal, interest, fire and windstorm insurance, and taxes should not exceed one-fourth of your monthly income. An even better ratio is to have the monthly payment not in excess of one-fifth of the monthly income.

When you have decided upon the type home you wish to buy or build, you may go to the mortgage loan department of the financial institution you select. There you will be given experienced help in working out the type loaning plan best suited to your needs. There are a number of agencies whose services are available to you, each of which makes its own type conventional mortgage loan, according to the regulations governing its organization.

Banks make what they term a straight bank loan. In most instances they are permitted by law to make a maximum loan of 60% of their appraisal value of the property; that is to say, the value of the land and the building. Savings and Loan Associations are of two types, those chartered under the State and

those chartered under the Federal Home Loan Bank System. The former are limited to loans of 75% of their appraisal value and the latter are limited to loans of 80% of their appraisal value.

The Life Insurance Companies vary in the amount of their loans from 60% to 66-2/3% of their appraisal value. In most instances each of these conventional loans will be set up on a regular monthly payment plan which will include principal, interest, taxes and insurance. In other words, everything will be taken care of in one monthly payment just like rent.

In addition to the conventional type mortgage loan, almost all of these institutions are qualified and approved mortgagees for the making of the Federal Housing Administration type loan. Under this plan, a loan of 90% of the valuation with a maximum maturity of twenty-five years may be obtained on new construction where the appraisal value of the land and building does not exceed \$6,000. Where the value of the house and lot does not exceed \$10,000, the 80%-90% plan is applicable. In this case you may obtain a loan amounting to 90% of the first \$6,000 of valuation and 80% of the remaining valuation up to \$10,000. The maximum maturity for such a loan is twenty years. On all new construction where the valuation exceeds \$10,000 the maximum loan will be 80% of the valuation and the maximum maturity will be twenty years. The maximum loan on existing construction is 80% of the valuation in all cases and the maximum maturity is twenty years.

Never in the history of the country have conditions been more favorable than they are today for the person who sincerely desires to acquire a home of his own. The way to take advantage of them is through proper and careful planning. The first essential steps are a discussion of your requirements with a reliable builder and with your lending institution. With their cooperation you can proceed to a satisfactory realization of your goal.

## HOW FHA OFFERS SECURITY FOR YOUR HOME INVESTMENT

By J. L. Wadsworth, District Director, Federal Housing Administration



ables lending institutions to make insured mortgage loans on desirable terms—with a small down payment.

An FHA-insured mortgage loan does not come due in a lump sum that is difficult or impossible to meet. Instead, the loan is repaid in monthly installments about equal to rent—figured to suit the family income.

Each convenient monthly payment reduces the principal of the loan and also includes the interest, taxes, mortgage and hazard insurance, and other fixed charges. In this way, the FHA plan makes it possible for the family of moderate income—the average American family—to own a modern home.

The chief features of the FHA plan are (1) lower financing charges; (2) long-term loans extending over a convenient period of years; (3) advance by the lender of a large part of the total value (up to 80, or even 90 percent, if circumstances warrant); (4) repayment in monthly installments—about like rent—suited to the borrower's income; (5) inclusion of taxes, interest, and insurance in the monthly payment; (6) elimination of second

Today it is possible—through the FHA plan—to build or buy an attractive modern home, and pay for it out of a moderate income, on a sound, economical basis.

Under the FHA plan, the Federal Housing Administration insures mortgage loans made by banks, savings and loan associations, mortgage and finance companies, and other qualified lending institutions. This protection en-

mortgages and the need for periodic and expensive refinancing; (7) protection of the lender by FHA insurance; (8) improvement of housing standards and conditions.

The protective features and safeguards offered by the FHA plan apply to any house, regardless of cost. However, the financing terms differ according to price class. Builders or buyers of small and moderate-priced homes are offered especially liberal terms.

If you plan to buy a home already built, you can probably save yourself both time and effort by asking a local builder or real estate firm to show you homes eligible for FHA-insured financing.

If you plan to build, it is best to get sound technical advice at the very beginning. Talk things over with a local builder, architect, or material dealer. They will give you practical suggestions that will help clarify your own ideas.

When you have found the house you wish to own—or when you have a rough plan and a tentative estimate for the house you wish to build—the next step is to apply for an FHA-insured mortgage at any qualified lending institution.

Take the lender into your confidence and tell him not only what your income is but also what your current expenses are. The amount of the loan, repayment period, financing charges, and other specific details of the transaction are matters to be arranged between you and the lending institution, although the lender will be guided by FHA limits.

At the time the loan is made you will be asked to provide money for title expense, reserves for taxes, assessments, and insurance.

The down payment does not have to be met in cash. If you already own a building lot, it may be acceptable as all or part of the down payment. As soon as the FHA commitment is received, you can start to carry out your plan.

## HOW TO SELECT THE SITE FOR YOUR HOME

By Charles E. Norlin, Executive Secretary, Cleveland Real Estate Board



When you purchase a location for your future home you are actually buying much more than a parcel of land and the structure that is or will be on that land. You are really investing in a share in the community.

In our present mode of living, you have every right to expect the enjoyment of pleasant contacts with congenial neighbors; the privilege of attending the church of your

choice; the advantage of the finest education obtainable for your children with the attendant associations, especially during their impressionable years; the availability of cultural institutions; adequate shopping facilities; good roads and transportation; efficient public service and all of the benefits and advantages afforded in these days of constantly improving modern developments.

Your first step is to determine how much cash you can use for your initial payment on the completed house and lot. Reserve enough money to pay moving expenses and to buy drapes, curtains and incidental items. Then decide how much of your monthly income can be set aside to pay the taxes, insurance, water rent, mortgage principal and interest payments, heating and maintenance of the property. Unlike rent, the payments will become smaller as the mortgage is reduced. Your builder, banker or realtor will tell you how much you can safely pay for a home and live within your income. They can also advise you in which areas homes suited to your pocketbook can be found so that you can study the various sections and decide where you would prefer to live.

In selecting a site you are seeking shelter, comfort and convenience in a section which you should be proud to show to your friends. Study the homes and lawns in the neighborhood. Their condition is the best indication of the owners' pride in the community. The desirability of any section is best maintained by grouping people of the same income, social position and general interests and when developed with homes of the same general style, age, cost and conditions. Proper deed restrictions, zoning ordinances and building requirements tend to stabilize values. The value of any real estate is determined by the future benefits to be derived from its use.

Don't build an odd or unconventional type of home if you expect to obtain a fair price when the property is sold. It is always well to consider the resale of your property when you are building or buying a new home. Don't buy a lot simply because it appears to be a "bargain." The difference between the cost of a "bargain" lot in an unsatisfactory location and a lot in a section you really prefer will more than repay you in satisfaction and later resale value. Moreover, financial institutions will give you greater consideration when you arrange for a mortgage on the property, if it is well located.

**TAXES AND SPECIAL ASSESSMENTS**—Taxes are your share of the costs of operating the city and county. Special assessments are the charges for paving, sewers, nearby highways, etc., and are payable a number of years. Determine the full amount of taxes that you will have to pay.

**SERVICES**—Such as police and fire protection, mail delivery, frequent ash, paper and garbage collections and the utilities which include gas, water, electricity, sanitary and storm sewers (at proper levels), street lighting, paving, sidewalk and curbing are not absolutely necessary but are most desirable. Find out whether these are provided and what they will cost you each year. If a well and septic tank are acceptable to you, be sure to see that they are properly constructed and that there is no chance of pollution.

A SURVEY, staking out the outer bounds of the lot and the location of the proposed building before construction starts, is the only positive protection an owner has that the location of his home will comply with side line and setback restrictions, that adequate driveway space has been provided and that boundary line disputes have been forestalled. This service, before construction, may be ordered through your lending institution or your home builder.

LOT SIZE should be at least 40 by 125 feet or larger, if possible, but the depth, usually, should not be more than 250 or 300 feet. The level of your lot should not be below adjoining lots because rain water will flow to your lot from the next parcel.

SET BACK AND SIDE LINES—The house should be at least 30 feet from the sidewalk. Inquire as to how much space is required on each side of the house; whether or not there will be room for a driveway, and how far the adjoining houses should be placed from your house.

TRANSPORTATION—Street car or bus lines, or both, should be conveniently near and charge reasonable fares. Learn how often they run and if you have to transfer to get to your work, to the downtown area, or to other places that members of your family may wish to go. Are the cars crowded and how long does it take to ride to the various points? Ask the transportation company for time schedules.

THE LOT SHOULD COST from 12 per cent to 17 per cent

of the total development if the street improvements and utilities are all in and paid for. If the improvements are still to be assessed the lot cost should run from 5 per cent to 10 per cent of the total cost of the house and lot.

SCHOOLS, CHURCHES, STORES of all kinds, with parking space, a park, and recreational space should be conveniently accessible without fear of traffic problems for your children.

A BUTT LOT is one which has another backing up to the side of it from an adjoining street and is not as desirable as one with parallel lots on each side. The butt lot is likely to present an unpleasant view of ash cans, garbage, etc.

CORNER LOTS provide more light and air and better architectural possibilities but also have disadvantages such as two street traffic, less privacy, more sidewalks, higher taxes and greater cost.

HILLS, RAVINES, CREEKS may be attractive, but present hazards for children and traffic difficulties.

It is not our purpose to tell you what to buy or where to live but merely to assist you in making your selection. Very often there are features presented by a neighborhood that appeal so strongly that the buyer is perfectly willing to forego some of the advantages which would seem necessary to another person. It is the inherent right of every American citizen to enjoy respect, confidence, and happiness and these amenities can be yours if you occupy your own home in a community that you are proud to show to your friends.

## HOW TO SELECT THE BUILDER OF YOUR HOME

By James V. Funaro, Executive Secretary, Home Builders Association of Greater Cleveland



In discussing the selection of a builder, it might be well to first define a home builder and what he does.

A home builder is a specialist in residential construction who through his practical knowledge and experience will transform "white lines on blue paper" into that dream home you have been visualizing. He is the magician who puts a firm foundation under those castles in

the air which you have been so hopefully building. He is the master craftsman who transforms a hole in the ground, surrounded by piles of sticks and stones, into that cozy family nest which is the ultimate aim of every American wage earner.

What, then, is the first step you make when you feel the time has come for you to stop dreaming about this home and you decide it's time to own one?

Fundamentally, you will either buy or build. Many people find it difficult to visualize their new home from blueprints and prefer buying a home which has just been completed since they can see it in its entirety. In either case, whether buying or building a new home, appropriate attention should be given such details as neighborhood, size of lot, schools, churches, transportation, shopping centers, utility services and recreation facilities.

If you have specific ideas and needs in mind which require the construction of a "tailor made" house, you will follow one of three procedures:

First, you may go to a contractor with certain ideas in mind and ask to see plans which might be readily adapted to your stated needs; or, you have already examined a house he had built which you wish duplicated. In either case, the contractor will consult with you regarding your particular needs or ideas and then arrange for his architect to re-draw the plan to your satisfaction, making any desired additions or alterations. Most home seekers follow this course.

Secondly, you may approach one or several builders—having already secured a plan from an architect—and request that the builder submit a bid on the proposed dwelling. When requesting bids from several builders, be careful that each bidder has identical detailed plans and specifications so that all estimates will be based on the same complete and identical dwelling.

Thirdly, you may follow the procedure just outlined but also intend to retain the architect in a supervisory capacity during construction.

Regardless of the course followed, the main thing to remember is that this home which you are about to buy or build will probably represent the largest investment of your lifetime. It is prudent therefore that each step toward procuring a home should be taken only after thoughtful consideration. Counter-balancing the investment feature, the home is where you live . . . where you enjoy your family . . . where you obtain your rest and recreation . . . where you extend hospitality . . . where you concentrate the best of all those interests which make life worth living. No other investment will ever be more important—and therefore before you invest, investigate!

Perhaps more depends upon the selection of the builder than any factor which may enter the project of building a new home. An understanding of the other man's responsibilities and problems is always helpful, so it is perhaps logical to briefly picture

the overall function of the builder.

The contractor, or builder, is the hub of the home production wheel. Making up the various spokes of this wheel are the realtor, architect, financing agent, title company, material suppliers, numerous sub-contractors and labor. The builder must successfully coordinate the services and materials furnished by these component elements so that the wheel will turn smoothly and soundly mold the results into the finished product—the home!

If you select a professional builder, he will know what constitutes a good location . . . a good house plan . . . proper and economical layout of rooms . . . proper finance procedure . . . and as a competent general manager, he will capably coordinate all of the sub-trades into efficiently producing a sound job of construction. This latter phase definitely calls for special ability and only the home builder possesses the necessary know-how!

The builder has been through the mill many times before with other home-seekers such as yourself. He knows all about houses and just how far a dollar can be stretched to cover both quality and quantity. He will guide you intelligently not only in your present housing problem but also in your plans for future expansion—and the finished job will represent one hundred cents value for every dollar you expend.

As has been the case in the past—especially following the first World War—whenever there is a high demand for homes and the market seems ready to deal out quick profits, many fly-by-night operators spring up who may at some time or another have been affiliated with the building industry. These operators are known as "jerry builders" and, fortunately, they are in the minority. However, the damage they inflict on unwary home-seekers is usually heartrending. There is ample evidence that they are already active in the current building picture. The honest influences in the home construction field, such as banks, credit institutions, and the Home Builders Associations are sparing no effort to thwart this subversive encroachment.

Basically, a home-seeker should select the builder of his dream home on the basis of that operator's proven past record of con-

struction. One of the surest and safest measuring-sticks in investigating a builder is to check the jobs he has completed or now has under construction. Reputable builders will welcome such investigations on the part of any such prospective home owner. However, it must be recognized that homes constructed under wartime restrictions may not furnish true evidence of the contractor's ability due to the many hardships encountered in securing top-quality materials.

In making the inspection, it is not to be supposed that the home-seeker will possess the technical knowledge to fully analyze the dwelling he is inspecting, but certain construction defects, if present, will be obvious.

A check should be made for cracks in exterior walls, split or cracked shingles or sidings, skimpy gutters and down spouts, insufficient chimney flashing, poor window and door framing, broken-away brickwork or stonework (especially around steps and porches), and inferior shingling of the roof.

On surveying the interior, attention should be focused on adequate heights, convenience of room arrangement, condition and stock of flooring, width and steepness of stairs, airiness and provision of light, plastering cracks (but, remember, a house entirely free of plastering cracks is a rarity), quality of kitchen and bathroom fixtures. Defects in material and workmanship will show in finished woodwork trim, fireplaces, toilets, showers and basement walls and floors. Adequacy and convenience of electrical outlets should also be noted.

Examination of homes produced by a builder should be followed by a verification of his financial and business integrity. This information may be obtained through banks, credit institutions, material supply dealers and local home builders organizations, such as the Home Builders Association of Greater Cleveland. These associations have been formed by builder groups in most of the metropolitan areas throughout the country for the express purpose of maintaining high standards in the building profession. All are affiliated with the National Association of Home Builders of the United States of America, with established headquarters in Washington, D. C.

## HOW TO LANDSCAPE YOUR HOME

By Henry L. Pree, Garden Editor, The Cleveland Press



fully worked out plan, made, if possible, in advance of building the home, is necessary.

A plan provides the best medium for studying the problem, and indeed it is a problem. With pencil and paper you can, on cold winter nights, design, study and discard to your heart's content, tear down, reconstruct and plant, without expenditure of other than a pencil and eraser or two. How much better this is than to wait until after the house is built and hurry out to the nursery or corner lot salesground, pick up some odds and ends of evergreen and deciduous plants, and rush home to plant without thought of their ultimate growth.

And to make matters worse, Mr. Average Home Owner neglects to properly prepare the beds or pits in which he plants. As the old gardener says, "Do not plant a five dollar shrub in a five cent hole." Adequate drainage and a loose rich soil are among the fundamentals of successful planting. Other fundamental rules for planting the home grounds are few and simple. The list of trees should include only those which have proved satisfactory in the neighborhood. As an example, do not attempt to plant a birch tree; much as you may admire its graceful habit of growth and gleaming white bark, it just will not do because of its susceptibility to the bronze birch borer. Neither should willows or maples be planted on the small lot; their roots soon

spread out and rob the soil of its goodness and their tops create such a shade that a lawn becomes an impossibility.

The American Elm, especially the Moline, whose habit of growth is columnar, and the Red Oak are useful lawn and street trees. Small trees, such as flowering dogwoods, crabapples, and thorns, are highly recommended for the small lot.

Do not insist on a certain plant because it is the fad; in this class are the ornamental evergreens. These highly useful and beautiful plants can make or mar a place, depending upon their use. All varieties will not grow in every location and nothing can look worse than a struggling and dying planting of evergreens. Witness the many examples of overgrown Norway Spruce, Pfitzer's Junipers, collected Rhododendrons, Arbor Vitae and similar plants. Used with discretion, and in connection with deciduous flowering shrubs, a few evergreens add greatly to the charm of foundation planting.

If you are one of the ninety per cent who have a home which was planned by someone without a thought given to the layout of the grounds, you must make up your mind to be ruthless and dig out and discard most of the existing material. Frequently, too, the entrance walk not only cuts the all-too-small front lawn in half, but is also superfluous. Much improvement would result by removing the walk, retaining just enough material to permit a short walk parallelling the house from the entrance steps to the drive. Then fill in the area formerly occupied by the walk with a good topsoil and sow with a high grade lawn seed.

Home is the one spot dearest to us all and, large or small, it is the one place where we may express our own individuality, but the home gardener must remember that conditions beyond his control place serious limitations upon his desires. The architecture and the furnishings of the house can be of any material in any place, but the design and planting of the grounds is limited by the nature of its material and local conditions. A distinctive design will result if proper preparation of the soil, a good drive, a good lawn and two or three well chosen shade trees are the fundamental qualities. Then add the necessary shrubs and flowers for embellishment and enjoyment.

## HOW TO HANDLE MAINTENANCE PROBLEMS IN YOUR HOME

By James K. Chandler, Real Estate Editor, The Cleveland Press

Life in a new home is more or less carefree for several years following the day you move in.

There may be one or two spots where the builder did not finish up the home to your satisfaction. If so, give your builder a note about this within a few weeks after you start living in your new home.

If you are justified in your complaints a builder anxious to maintain his reputation and hold satisfied clients will be glad to correct any oversights in finish or construction.

The best advertising a builder can obtain is through satisfied home owners.

The first major item of expense in a new home usually is its painting. This should be done within three years, as a rule. After the first repainting, an interval of four to six years is permissible unless paint failures become obvious.

Through the years, in every home, there are repair jobs cropping up that it is more convenient and satisfactory to handle them yourself than to find someone or wait for someone else to do.

For such odd jobs you will find a booklet called "Home Repairs," written by C. A. Holden, will be of great help. Copies are available at The Cleveland Press.

Of course, major repair jobs generally need to be done by skilled painters, plumbers, electricians, tinsmiths, masons or carpenters. Big jobs usually require experienced workers and equipment that the householder cannot afford to own.

In employing contractors to make repair jobs it is of utmost importance to get reliable firms. Beware of door-to-door solicitors. Always check their reputation by phoning the Better Business Bureau, Home Builders Association, Builders Exchange or Construction Industries Credit Bureau.

The best idea is to call the contractor who built your house. If he cannot handle the job, he will recommend a reliable firm to you.

Often it is possible to anticipate major repair jobs by making regular inspections of the condition of your home. Minor remedies immediately applied may forestall a major operation at higher cost later.

As your home grows older, failure to make repairs promptly may lead to serious deterioration in important parts of the structure.

It is not expensive to maintain a new house through to a ripe old age. It is expensive to rebuild a home which has been allowed to peel, rot and rust over a period of years.

## HOW THE CLEVELAND BUILDING TRADES COUNCIL COOPERATES

By Jack Burns, Business Representative, Cleveland Building and Construction Trades Council

As Business Representative of the Cleveland Building and Construction Trades Council, I want to take this opportunity to congratulate the Home Builders Association of Greater Cleveland on the progress which it has made in the last few years. The Charter of the Cleveland Building and Construction Trades Council is over fifty (50) years old, and it took a good many of these years to organize the construction workers 100% in this area.

We find that the Home Builders Association of Greater Cleveland today represents at least 70% of the home builders in the area, and one can see a great amount of work has been done. It should be noted here, however, that all home construction in the Greater Cleveland area is done 100% by Cleveland Building Trades members. The writer always considers it a pleasure to work with the officials of this organization in helping them solve their problems. This fact has led to a very honest and sincere spirit of cooperation between these two great organizations. By virtue of our cooperative relationship, we have not had a strike or lockout in this industry since 1926.

For this reason, the writer hopes that it will not be too long before the Home Builders in the Cleveland area will again be in a position to employ from 65% to 70% of our membership. When that condition exists we know then that times are somewhere near normal in the construction industry, and the writer hopes that this situation will develop in the not too distant future. One cannot deny that home building is the backbone of the construction industry, and when circumstances exist such as they are today, when material shortages force many of our mechanics into idleness, we are not operating under favorable conditions.

The Cleveland Building Trades Council has between 28,000 and 30,000 members. At this writing a great many of them are still in the armed services of their country, and many more are

still working in industrial plants where they went to work during the war. These workers will all return to the industry when the conditions of the industry will afford these workers more steady employment. We of the Cleveland Building and Construction Trades Council realize the acuteness of the present housing shortage in this area. We also are cognizant of the tremendous job which lies ahead for home builders in their efforts to satisfy the demands for adequate housing. The officials and affiliated organizations of the Council will do all in their power to cooperate with the Home Builders in their efforts to alleviate this shortage.

Our record during the war years speaks for itself. Demands were made on the Council, which at the time seemed to be impossible to meet. However, we constructed in the Cleveland area \$300,000,000.00 of industrial construction and averaged better than 5,000 dwelling units per year during this same period of time. Very recently the President of the United States promulgated a three point program, the purpose of which was to aid in the construction of low cost housing for veterans.

If the diversion of 50% of the available material will aid the construction of this type of home, as President Truman hopes it will, then we are willing to cooperate with the proposal. However, we of the Cleveland Building and Construction Trades Council are opposed to too much governmental regulation of any industry now that the war is over. Least of all do we want the home building industry strangled when it is making a real effort under most trying conditions to get back on its feet.

We want the Home Builders in the Cleveland area to build 12,000 units a year for the next several years and the locals affiliated with the Cleveland Building and Construction Trades Council will see to it that men are supplied to carry on this program.

## HOW TO HEAT THE HOME

### Two Popular Home Heating Systems

#### THE GRAVITY WARM-AIR SYSTEM

##### HOW IT OPERATES

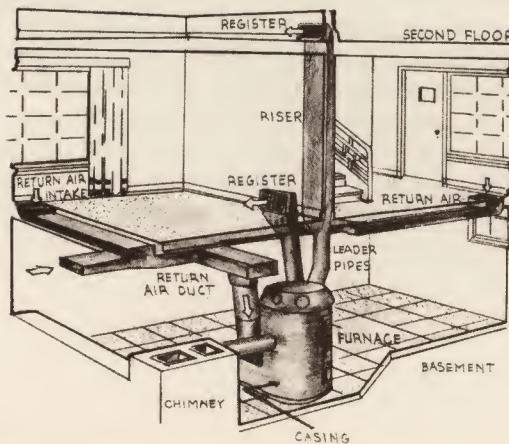
Air circulation in this system depends upon the fact that cold air is heavier than warm air. The cooler air in the rooms flows downwards through return-air intakes located in first-floor rooms to return-air ducts which lead it to the bottom of the furnace casing. Inside this casing the air contacts the heated surfaces of the furnace, and as it becomes warmer and lighter in weight, it rises and flows out through leader pipes to warm-air registers in first-floor rooms, or through risers to registers in upstairs rooms.

##### DISCUSSION

This system is *economical to install and simple to operate*, and is well suited to low cost homes. It has no motors or electrical connections other than those required if controls and burners are used.

The system is *responsive to rapid changes in heating demand*.

It is best *adapted to a house with a compact plan*, because the leader pipes should be nearly equal in length, and both leader



pipes and return-air ducts should be as short as possible. Isolated rooms or houses of the rambling type may be difficult to heat.

The furnace must be centrally located, and the leader pipes must slope upwards to the registers or risers. These factors tend to *reduce the amount of usable basement area*.

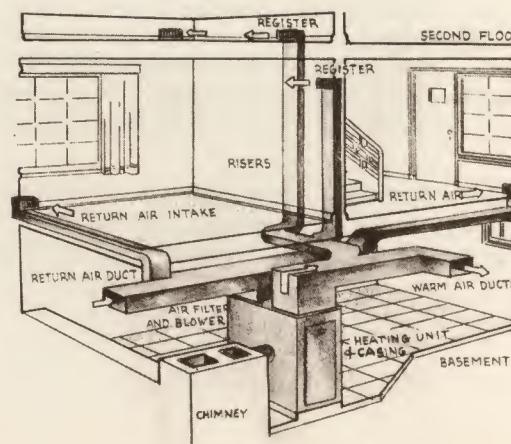
The heating plant must be located below the level of the rooms to be heated. As a result, the system is *not suited to a basementless house*, or to the heating of isolated basement rooms such as recreation rooms and laundries.

*The air may be humidified from an evaporating pan inside the furnace casing. Filters are not used in gravity systems, since they tend to restrict the flow of air.*

If the furnace is provided with water coils, *domestic hot water can be supplied* during the heating season.

*Maintenance consists of periodic inspection of the furnace.*

*The system can be converted to a forced system by adding a blower and filter, and by altering the duct system.*



## FORCED WARM-AIR SYSTEM

### HOW IT OPERATES

Positive, controlled air circulation is maintained by a fan, or blower. This blower draws the cooler air from the rooms through return-air intakes and return-air ducts, and through an air filter; then delivers it under pressure into the space between the unit and the unit casing. Here it absorbs heat from the heated surfaces and passes through the warm-air ducts to registers located in the rooms. Since a positive circulation is maintained by the blower, the air ducts can be much longer and somewhat smaller than those in a gravity system.

### DISCUSSION

This system is characterized by its *very rapid response* to changes in heating demand. It usually *costs more to install* than a gravity system, and requires an experienced installer.

Since the air circulation is maintained by the blower, the system is *adapted to large structures, to basementless houses, and to the heating of isolated basement rooms.*

*The heating unit and ducts occupy less space* than those in the gravity system. The unit need not be centrally located. The ducts are smaller and can be run horizontally at the ceiling level.

*Moisture is added* to the air by a humidifier.

*The air is cleaned* with an air filter.

*Registers can be located* in the ceiling, low or high in the sidewall, in the baseboard, or floor.

If water coils are installed, *domestic hot water can be supplied* during the heating season.

*Maintenance* consists of oiling the motor and blower; cleaning or replacing the filters.

The system is *not readily usable for summer air conditioning* without the addition of cooling coils and cooling equipment, together with provision for a large capacity blower.

*If controlled ventilation is desired*, a duct leading to the out-of-doors must be provided.

FOR FORCED WARM-AIR HEATING SYSTEMS, the registers should be of the *adjustable vane type*, capable of discharging the air downwards and to the sides. *Supply registers* should be on inside walls, and may be located in the baseboard, low in the sidewall, or near the ceiling. Registers should be located so that air will not be discharged directly against occupants of the rooms. The high sidewall location, about seven feet from the floor, or at least one foot below the ceiling, is becoming more common, as it does not interfere with furniture arrangement. The *return-air intakes* for both gravity and forced warm-air systems are usually located on outside walls, at the foot of stairs, or at other cool spots.

FOR GRAVITY WARM-AIR SYSTEMS, the registers should be located in the baseboard on inside walls. *Floor registers should be avoided* unless building construction is such that a baseboard register cannot be installed. With any register the seal between the register frame and the wall must be tight in order to prevent dirt streaks from forming. Better registers are provided with a flexible gasket for making this seal.

### DESIGN AND INSTALLATION

Both these systems illustrated here should be installed in accordance with the "Code and Manual for the Design and Installation of Gravity Warm-Air Heating Systems"; published by the National Warm-Air Heating and Air-Conditioning Association, 145 Public Square, Cleveland 14, Ohio.

*This article printed by special courtesy of the University of Illinois Small Homes Council.*

## EQUIPPING THE HOME

By The Electrical League of Cleveland

"Let's shed some light on the subject." That old form of expression can be aptly applied to the home being planned today for future happy living. If "Let's shed some enlightenment" is added to that old expression, then the part that electricity can play in the modern home is well described.

Electricity has gone far beyond its job of supplying light. It now gives service deluxe acting as an efficient servant assuring easier and less costly homemaking. The alert home builder is taking advantage of lighting to its utmost degree and going "all out" for acquiring other electrical servants.

### *Wiring Leads the Way*

Almost the first caution sign Mr. Home Planner meets in his electrical study reads: "Provide adequate wiring." He learns that the average house circuit carries 1500 watts of electricity. Since a toaster alone uses almost 1100 watts while in operation, he realizes that one circuit will not begin to handle the amount of electricity which his new home will need and that many circuits will be necessary. His newfound information tells him of the importance of sufficient electrical outlets. He will inquire about "plug-in-strip" from his wiring contractor. The "plug-in-strip" consists of a series of electrical outlets which are mounted flush with the wall surface, can be secured in any length, and look like a decorative molding.

From investigation Mr. Home Planner will learn that he should think in terms of ten outlets to a room. Each room will not require ten outlets, but several parts of the home not considered rooms require them. There are closets, stairs, basement, and attic all requiring illumination, switches, and outlets to which appliances may be attached.

As he confers with his electrician, the future home owner learns that not only base plugs are considered electrical outlets.

Wall switches, ceiling fixtures—any place in the home where two wires meet—are considered outlets.

Once Mr. Home Planner has his wiring plan completed, he can turn his attention to the equipment which this wiring will operate. In the kitchen, electricity will be the responsible friend that keeps everything from the range to the clock in working order.

### *Mrs. Home Planner Dreams*

Mrs. Home Planner, as she dreams of her future kitchen, will decide whether her arrangement will be U-shaped, L-shaped, or pullman-style. She will plan her three major sections:

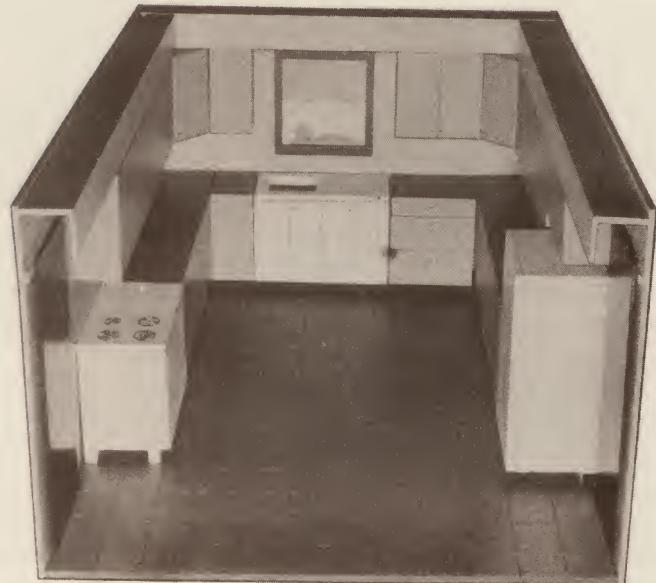
1. The cooking and serving center, made up of the range and adjacent work surfaces.
2. The clean-up center, which includes the sink incorporating the dishwasher and garbage disposer and adjoining work surfaces.
3. The preservation center, including the refrigerator and work surfaces.

She will beam as she thinks of the work that will be saved, and the oven dinner on a hot evening will no longer be a nightmare, for her kitchen will not be heated by cooking preparations. Her laundry will present a far different appearance from the dank basement which was formerly her workroom on "blue Monday." She may have her laundry behind the kitchen, and it will contain a washer that, at the turn of a switch, washes, rinses, and damp dries. Her ironer, before which she can comfortably sit, will smooth out the wrinkles, and a lightweight iron will handle the lighter ironing jobs.

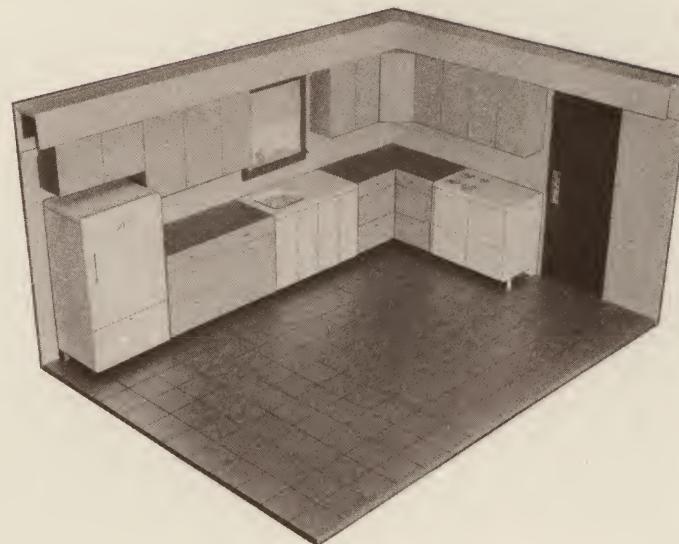
As she thinks of her new home, Mrs. Home Planner delights in the thought of all the smaller appliances she will be able to

# THREE KITCHEN LAYOUTS

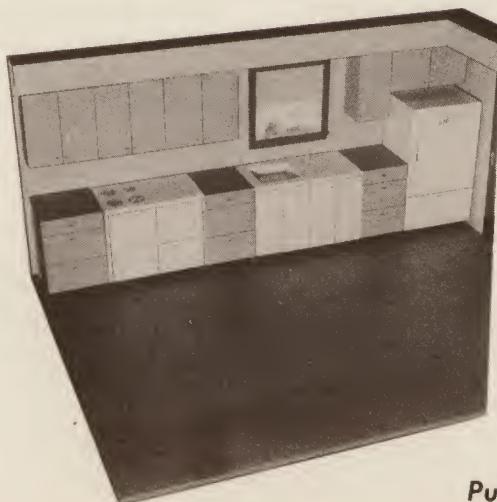
Designed for Efficiency • Economy • and Step-Saving



*U-Shaped Kitchen*



*L-Shaped Kitchen*



*Pullman-Styled Kitchen*

use efficiently because there will be handy electrical outlets all over the house. No longer need she worry about "keeping up with the Joneses" who boast of not "57 varieties", but of 107 varieties of electrical equipment in their home.

As Mrs. Home Planner dreams on, her spouse, too, enjoys thoughts of work savers. He will think of an automatic stoker, gas furnace or oil burner so that the heating unit can be attended from "above-stairs." He will also be concerned with his family's health so will be interested in adding a blower-filter unit to his heating equipment. The blower eliminates "hard to heat" rooms, and the filter unit purifies the air. A simple humidifying device added to the blower-filter unit will provide the planner with a complete winter air conditioning unit.

#### *Bringing the Sun Indoors*

Still thinking about his family's welfare, Mr. Home Planner will turn his attention to lighting in his new home. He will want light that will provide comfort, safety, and beauty and will obtain it through both overhead lighting and lamps. Incidentally, while he's thinking of lamps, he won't forget about the healthy rays that a sun lamp can impart. All work surfaces will be well illuminated. He won't forget convenience when he plans his lighting system. Therefore, closets will be amply lit. No stairs will be unlighted for an unhappy "trip" of some member of the family.

Outdoor illumination will not be forgotten by the prospective home builder who plans his new home well. He will provide adequate lighting on porches to eliminate accidents. The

garage will be well illuminated inside and out. A light at the side of the house will light the driveway. Electrical outlets on the porch will promise summer enjoyment by making the porch more livable. Outside outlets will also make Christmas decoration possible.

#### *And the Budget?*

Mr. Home Planner's budget is not, of course, limitless. He will give thought to the cost of installing electrical equipment from the initial wiring to the cost of each individual appliance.

He will learn upon questioning his contractor that average wiring costs equal 2% of the total price of a home. Good wiring will cost but 2% more and provide for the maximum use of electrical equipment. Mr. Home Planner will be grateful over and over again that, when he planned his home, he remembered that a well spent dollar pays dividends.

Quantity, quality, and economy will be his due. Quantity of electrical use will decrease cost through lowered rates. Efficiency of operation will add up to quality.

#### *The Plan Comes First*

Step by step Mr. Home Planner has assimilated electrical knowledge for his new home at the time that he should—before the foundation for that home has even begun to be dug. The logical time for planning is before any mistakes have been made. In spite of the adage about "the best laid plans of mice and men", it's a wise man who builds four walls around his plans instead of breaking into those four walls once they have been erected to install what was forgotten through lack of foresight.

## SAMPLE SPECIFICATIONS OF MATERIAL AND LABOR

Required for the erection and completion of .....  
..... to be built on Sub-lot No. ....  
in the ..... Subdivision,  
which property fronts on ..... Street,  
....., Ohio, for .....  
who hereinafter shall be known as the OWNER, and to be  
built and erected by ..... , who  
hereinafter shall be known as the GENERAL CONTRACTOR.

All to be in accordance with plans which are made a part  
hereof.

### GENERAL CONDITIONS

These conditions to apply to all Trades, and the word "contractor" shall apply to the general contractor as well as the sub-contractor, as the case may be.

The GENERAL CONTRACTOR shall furnish all labor, materials, necessary for the full performance of the work herein specified. He shall lay out his work and be responsible for its correctness. He shall keep a competent foreman on the premises at all times during the progress of the work. He shall afford the OWNER every reasonable facility for inspection of the work at all times during working hours.

Measurements of the drawings by scale to be followed closely, except where dimensions are figures, in which case the figures are to rule. Anything shown or written upon the drawings to be as binding as if mentioned herein. Parts not shown on drawings to be in general conformity to corresponding parts that are shown. All work to be executed in strict accordance with the drawings as furnished herewith.

All materials to be the best available kinds specified, and all work to be done in a workman-like manner.

At the completion of the work let under these specifications, each contractor is to remove all of his rubbish and waste materials from the premises and to leave the building broom clean.

Plans to be returned to GENERAL CONTRACTOR on completion of building.

Each contractor is to verify all drawings and specifications pertaining to his portion of the work. He is to make no alterations in same. Should he discover errors in same he shall report all such errors to the GENERAL CONTRACTOR for correction. Failure to comply with this requirement upon the part of all contractors places the responsibility of errors upon him.

The GENERAL CONTRACTOR will place water connections upon the premises, but the Mason Contractor is to furnish all facilities for converting same to his uses and shall pay all charges for the same.

Each contractor is to procure all permits required by City Ordinances, except the general building permit, which will be obtained by the GENERAL CONTRACTOR. Each contractor is to carefully conform to all State and city laws and ordinances applying to the erection of this building.

Each contractor is to respectively assume all responsibility for accidents or injuries to the public, adjoining property or his workmen, caused by his neglect or carelessness or that of his workmen, and shall save the OWNER free and harmless from all such responsibility.

### EXCAVATING

This contractor shall dig basement, making excavation 2' larger to allow mason ample room to waterproof walls. Place top soil by itself.

Upon the completion of the foundation he shall rough-grade and fill in all openings between the outside foundation walls and the hole. He shall excavate to proper depth and width that portion of the lot which the driveway is to be placed upon, if said driveway is specified.

### MASON WORK

The Mason Contractor shall furnish and provide all needed materials and labor for the erection of the footings, foundation piers and all other work required by this trade for the completion of this building.

Place footings under all walls, piers and chimney and base for iron columns.

Said footings under foundation walls shall be as shown on plans and protruding at equal distance from each side of foundation walls. Foundation walls to be built of lightweight concrete units 12" wide from footings to grade level under that portion of the building having a basement and 8" wide under all other portions and above all grade level. Outside walls above grade level which are exposed to view to be faced with brick. Allowance \$.....per M to plate level. Outside foundation walls of basement below grade level to be plastered with a coat of cement plaster and then this to be covered with one coat of standard grade waterproofing compound, applied as per manufacturer's directions.

The Mason Contractor shall install one row of 4" clay drain tile around the outside foundation walls of basement and slope the same to connect with sewer. Drain tile to be covered with not less than 12" of clean cinders.

The Mason Contractor shall build chimney as shown on plans with terra-cotta flue lining. Chimney to be equipped with necessary thimbles and cleanout doors.

The unexposed portion of chimney to be built of common brick and the exposed portion showing above roof to be built of.....brick to match outside foundation walls.

The Mason Contractor shall furnish and set the steel beam for support of first floor joist. This beam shall be of length, etc., as indicated upon the drawings. He shall also furnish and install the steel 5" round columns used for support of this beam, which columns rest upon brick and concrete footings, together with all lintels, package receivers, mail chute, ash dump, and dampers as shown.

The Mason Contractor shall furnish and install all steel frames and sash for basement windows as indicated upon the drawings. These same to be set and finished off with a brick sill on outside sloping away from the building, allowing for proper drainage.

The Mason Contractor shall build the necessary footings and

sidewalls for all steps, and furnish and install stone treads as shown.

The Mason Contractor shall also provide materials for and perform any additional work in this trade not mentioned herein, but which shall be required for the completion of this building.

#### CARPENTER WORK

The Carpenter Contractor shall provide temporary doors and locks so that building can be locked as soon as enclosed. He shall do the customary cutting and trimming in woodwork required by other contractors in order to properly place their work.

All lumber to be as well seasoned as the market affords. The outside wood finish to be surface smooth. The inside wood finish to be sanded smooth and kiln dried.

The framing lumber to be sized to a uniform width and all to be well framed together.

Joist, plates, and rafters to be.....  
Outside and partition studding to be 2x4 No.....Pine,  
Fir, or equal.

Double header and trimmer joists around all openings in floor and around chimney, which shall be well framed and spiked.  
Double joist under all partitions running the same way and block apart where pipes run through.

Studs to be doubled around all openings and well nailed to sill plate. Studs to be nailed solid at corners of every room and in no case open for lath to pass through from one room to another.

Each tier of joist longer than 8" and up to 14' to have one row of beveled cross bridging 1x3" with two nails at each end.  
Joist over 14' between bearing partitions to have two rows of bridging.

The outside studded walls and gables to be sheathed with.....

Outside masonry walls where shown to be furred on inside for lath with 1x2" strips 16" on center.

First floor subfloor to be of 1x8" No. 2 YP or equal, laid diagonally with joist.

Roof boards to be well nailed at each bearing.

Cover the outside walls with ..... All outside corners of lap siding to have patent galvanized iron corner tins properly placed and nailed.

Put up  $\frac{3}{4}$ " wood grounds to stop all plaster and receive inside trim.

Flooring to be kiln dried end matched.....oak, laid tight and blind nailed at each joist.

The window frames with sliding sash to have 1 $\frac{1}{8}$ " jambs with weights and cords or sash balances, and 1 $\frac{1}{4}$ " beveled sills in regular stock pattern. The single light windows to have 1 $\frac{1}{8}$ " frames. All sash to be 1 $\frac{1}{8}$ " thick of clear pine. All other windows to be fitted and hung as shown on plan.

All glass in windows 24x24" or smaller to be single strength, glass in all windows over this size to be double strength. All glass to be well tacked and putted.

All inside trim, including baseboards and trim around windows and door openings, to be..... moulded to stock pattern. All window sills on interior to be of.....

Main stairway to have 1 $\frac{1}{8}$ ".....treads.

Kitchen cabinets to be.....

All inside doors to be 1 $\frac{1}{8}$ ".....

Exterior doors to be 1 $\frac{1}{4}$ " pine and of design as shown on plans. Coal bin and fruit locker doors where shown, to be made of 1x6" D & M well cross braced, hung on hinges and fitted with hinge hasps.

#### ROOFING

The sloping roofs to be covered with tarred waterproof paper not less than.....lb. quality, lapped not less than 4". Over this lay.....per square to be laid uniform, smooth and even and to be applied with roofing nails, laid according to the manufacturer's directions.

Chimney to be well flashed into brick mortar joint with 40 lb. block tin painted both sides.

#### HEATING

Heating contractor to install....., according to the manufacturer's directions. Make..... No..... Size..... Kind.....

This to be placed as indicated on plan and to be properly vented into chimney.

Risers to run from furnace to openings between partitions made for this purpose as marked on drawings, with registers equipped with shut-offs.

Cold air ducts, to be made by covering bottom of joist spaces where possible with galvanized iron or stud spaces as indicated on plan, are to be returned to furnace. If vapor, steam, or hot water is used, see agenda.

Install galvanized clothes chute with metal access door and stopper at bottom as indicated on plan.

Rain gutters to be of OG 26 gauge galvanized iron properly soldered at each joint and properly attached to building with long spikes. Down spouts running from gutters to sewer openings to be of same gauge metal as gutters, these same to be attached to building with metal bands  $\frac{3}{4}$ " wide, well nailed and tight. Valleys to be 40 lb. block tin painted both sides and extending 6" under shingles on each side.

#### PLUMBING AND FIXTURES

Install copper pipe to bring water supply from street to building. Cold and hot water lines to be of..... Install sewer lines from curb to house and connect with all fixtures, drains, and downspouts.

Sill cocks to be placed at outside of foundation level for hose connection.

OWNER to pay for gas service line from curb to house.

Install gas line from meter to appliances as indicated on plan.

1—2-part cement laundry tray with steel frame to be installed in basement.

THE B  
1

1—30-gallon galvanized iron hot water tank with coil heater to be installed in basement.

The following fixtures to be installed in kitchen and bathroom:

	Name	Size	Make
<b>KITCHEN</b>			
Sink			
<b>BATHROOM</b>			
Tub			
Lavatory			
Closet			
<b>LAVATORY</b>			
Closet			
Lavatory			

#### WIRING AND FIXTURES

Wiring to be installed according to the requirements of the local Building Code and to have outlets, base plugs, and switches where indicated upon the drawings.

Main switch and fuse container to be installed on wood board in basement.

Fixtures to be installed where indicated upon the drawings and may be selected by the OWNER to a value of.....

#### LATHING AND PLASTERING

Lathing and plastering contractor shall lath all walls, partitions, and ceilings where shown with  $\frac{3}{8}$ " rock lath, and plaster all walls, partitions and ceilings with an approved patent plaster in two coats to a total thickness of  $\frac{3}{8}$ ". The first coat to be put on with a good clinch and floated smooth. The second coat to be a putty finish made of prepared lime, plaster of paris and all brushed and troweled to a smooth, even, uniform surface, flush with all grounds. All corners to be reinforced with metal corner beading. The first coat to be thoroughly dry before second coat is applied. Plaster basement ceiling with.....

All damaged work to be repaired before walls are papered or painted.

#### CEMENT WORK

The Cement Contractor shall install cement walks and floors over a base of 3" well tamped cinders and as indicated on plans.

All exterior cement work to be 4" thick, composed of 3" of concrete made as follows: 1 part of Portland cement, 2 $\frac{1}{2}$  parts of clean coarse sand and 5 parts of crushed stone, topped with a 1" mixture of the following: 1 part of Portland cement and 3 parts of clean sand.

All to be troweled to a smooth and even surface.

Cement Contractor shall also install the basement floor, which shall be composed of 2" concrete and 1" topping, of the same mixture as the sidewalk and driveway. Basement floor shall be troweled to an even, smooth finish and shall be sloped towards slop sink to provide normal drainage.

#### FLOOR SANDING

All oak floors and main stair treads shall be sanded to a smooth and even surface.

#### PAINTING AND DECORATING

All exterior finish woodwork to receive.....coats of paint. First coat to be pure linseed oil, white lead and thinner, properly mixed. .....coat same. .....coat to be linseed oil, white lead and colored to OWNER'S selection, all well mixed and brushed on smooth and even.

All defects in wood to be puttied and knots shellacked before painting.

All tinning and galvanized iron work to receive two coats of paint.

Interior woodwork and doors in all rooms to receive three coats.

All nail holes and other defects in woodwork to be puttied and sanded before painting.

All interior work to be sanded with No. 00 sandpaper after each coat.

All oak floors to receive one coat of floor filler and two coats of shellac.

Bathroom walls and ceilings.....	Each window to be fitted with curtain rods.
Bedroom walls.....	All the above may be selected by the OWNER to a value of
Bedroom ceilings.....	\$.....
Dining room walls.....	
Dining room ceiling.....	
Living room walls.....	
Living room ceiling.....	
Kitchen walls and ceiling.....	
Hall walls.....	
Hall ceilings.....	
Stairs to attic.....	
Stairs to basement.....	
Basement woodwork.....	

#### LINOLEUM OR TILE

Grade .....	
Kitchen floor .....	
Coved base.....	Feature strip.....
Kitchen sink top.....	
Grade landing floor and steps.....	
Bathroom floor.....	
Coved base.....	Feature strip.....
Bathroom walls .....	
Number of fixtures.....	
Vestibule floor.....	
Lavatory floor.....	
Lavatory walls .....	
Number of fixtures.....	

#### WINDOW SHADES AND CURTAIN RODS

Window shades to be installed at all windows and doors with glass openings.

Each window to be fitted with curtain rods.

All the above may be selected by the OWNER to a value of  
\$.....

#### HARDWARE ALLOWANCE

All inside doors to be hung on two butts fitted with locks and door knobs.

Outside doors to be hung on three butts. Front and rear door to be equipped with cylinder type lock.

Kitchen cabinets to be equipped with friction catches and metal handles and knobs.

Finish hardware allowance.....

Clothes closets to be equipped with hanger rod for wire clothes hangers.

All other nails and hardware necessary for the completion of this building to be furnished by the GENERAL CONTRACTOR and paid for by him.

#### INSULATION

Insulate over second floor ceiling between joist spaces with.....

#### SPECIAL CONDITIONS

The foregoing Specifications are approved by us:

OWNER.....

By.....

....., 19.....

## SAMPLE PURCHASE AGREEMENT

....., O., ..... 194....  
(1) The undersigned (hereinafter called PURCHASER), hereby offers and agrees to buy the following described property, situated in the..... of....., County of..... and State of Ohio, and known as being Sub Lot No..... in Sub-division..... in Vol..... Page..... Cuyahoga County Map Records, also known as.....

be the same more or less, but subject to all legal highways, together with all buildings and appurtenances now thereon and easements, if any, appurtenant thereto or thereon in their present condition.

(2) For which PURCHASER agrees to pay the owner or owners (hereinafter called OWNER), for said property, the sum of ..... Dollars (\$.....) upon the following terms and conditions.

- A. Earnest money, in hand, to apply on the purchase price, the receipt of which is hereby acknowledged by....., Agents, to be held by them or deposited with the Escrow Agent until the transaction is completed.....\$.....
- B. Cash upon delivery of Warranty Deed and Title Guarantee as herein provided.....\$.....
- C. Assume a First Mortgage now on said premises, the unpaid balance being about .....\$.....
- D. Execute and deliver note or notes secured by Mortgage on said premises for total of.....\$.....

(3) All window shades, window and door screens, storm doors, storm sash, awnings, electric fixtures, bathroom fixtures, curtain rods, basement hot plate, heat regulator and all mechanical devices in connection therewith, garage heater, landscaping and

now in or on said property and belonging to the OWNER shall pass with the title to the above mentioned property.

(4) The OWNER shall deliver or cause to be delivered to the PURCHASER or nominee a good and sufficient Warranty Deed conveying a good title to said premises, with dower rights, if any, released, free and clear of all liens and encumbrances whatsoever, except those noted herein and except restrictions of record, reservations, easements and conditions of record and zoning ordinances, if any, and except taxes and assessments, both general and special, if any, for the..... half of the year

..... and thereafter. Sufficient revenue stamps shall be affixed to the deed by the OWNER. OWNER shall also deliver or cause to be delivered to the PURCHASER, at the OWNER'S expense, a Title Guarantee showing title good in said PURCHASER at the time of filing the deed for record.

Said Title Guarantee shall be in the amount of the purchase price or the tax value of the property, whichever is greater.

(5) If there has been recent construction or improvement, at the option of the PURCHASER, OWNER shall leave in escrow the sum of \$..... until the expiration of the lien period, to insure against any loss or expense, including legal fees that the PURCHASER might incur from the filing of a mechanic's or materialman's lien against said property, or in lieu thereof Mechanic's Lien Bond in like amount, which bond is to be approved by the PURCHASER.

(6) Interest on assumed mortgages, prepaid insurance premiums, rentals and water charges, if any, shall be prorated as of date of transfer.

(7) All taxes and assessments, both general and special, shall be prorated as of the date of transfer, upon the basis of a calendar year, using the amount shown on the last available tax duplicate. In the event that new buildings or additional improvements have been constructed on said land which have not been assessed, the taxes on such buildings and additional improvements shall be computed as part of the prorations, and if the amount of the same is not ascertainable at the time of the closing of this transaction, then there shall be withheld and deposited with Escrow Agent, a sum estimated to be sufficient to cover the

amount thereof, same to be used in the payment of such taxes as soon as the tax bill is available and a proper adjustment shall then be made for the parties hereto.

(8) The full amount of all installments of all respreads of assessments, if any, now or hereafter payable, shall be paid by the owner or charged to the owner, and credited to the Purchaser on the purchase price.

(9) Possession of the herein described premises to be given by the OWNER to the PURCHASER on or before.....

(10).....

(11) If this offer is not accepted, the earnest money above mentioned shall be returned to the PURCHASER without liability upon the part of....., to either party.

When this offer is accepted by the OWNER, it shall constitute a contract for the purchase and sale of said property as herein provided. This contract shall be performed within.....days from date of final acceptance, and if within said time PURCHASER defaults in the performance of any of the obligations imposed by the terms hereof, OWNER may at his option treat this contract as null and void and earnest money is to be retained as liquidated damages. If OWNER does not perform his obligation under this contract within said time PURCHASER may at his option treat this contract as null and void and receive the return of earnest money, in which case OWNER agrees to pay the commission as though the sale and transfer had been fully consummated.

(12) All documents and funds pertaining to this conveyance are to be placed in escrow with.....

within..... days from date of acceptance hereof.

(13) Payment of Escrow fee shall be divided equally between PURCHASER and OWNER.

(14) This contract shall include the heirs, successors and assigns of each party.

(15) All parties hereby acknowledge receipt of a full and complete copy of this agreement and declare that no promises,

representations or agreements, except those herein contained, have been made or were relied upon.

(16) This offer must be accepted within.....days or it will become null and void.

(17) No change, modification, alteration or extension of any term of this agreement or additional term, shall be binding or effective unless and until such change, modification, alteration, extension or additional term shall be reduced to writing and signed by both the PURCHASER and OWNER.

Date.....

PURCHASER  
PURCHASER

Address.....

Telephone No.

(18) The undersigned (herein called OWNER), hereby accepts the above offer and agrees that said earnest money may be deposited with the Escrow Agent until Sale is completed and transfer made.

(19) THE OWNER further recognizes....., licensed real estate brokers, as agents in negotiating this transaction, and for the services of the brokers in this matter, hereby agrees to pay to said....., the present published schedule of commissions of The Cleveland Real Estate Board based upon the selling price hereinabove mentioned.

Date.....

OWNER  
OWNER

Address.....

Telephone No.

DEPOSIT RECEIPT

Acknowledgment is hereby made of the deposit of..... Dollars \$..... above mentioned, subject to the terms hereof.

By:.....

## **SAMPLE BUILDING CONTRACT**

THIS AGREEMENT, made and entered into this.....  
day of..... 19..... by and between  
....., who is  
hereinafter referred to as CONTRACTOR, and....., hereinafter  
referred to as OWNER.

**WITNESSETH:**

The said CONTRACTOR, in consideration of the promise and agreements of the said OWNER herein set forth, hereby promises and agrees to furnish all the labor and materials, and pay for all permits for the complete erection and construction of certain buildings as per plans and specifications attached, and located at .....

CONTRACTOR agrees to begin work as soon as possible after notification from financial institution, and will complete same within.....working days.

In consideration of the furnishing of said materials and the performance of said work, said OWNER hereby agrees to pay the said CONTRACTOR the sum of.....  
(\$.....) Dollars.

OWNER agrees to procure a first mortgage loan of.....  
..... (\$.....) Dollars, and to pay  
interest on same from.....  
....., and to give CONTRACTOR an order on said loan which is to  
be paid to CONTRACTOR according to lending institution  
schedules, as the estimates become due and payable. All charges  
connected with said loan to be borne by OWNER, and the  
balance..... (\$.....)  
Dollars, to be paid as follows:  
..... (\$.....) upon signing of this AGREEMENT, and the  
unpaid balance of..... (\$.....)  
to be deposited with lending institution.

IT IS MUTUALLY AGREED, by and between the parties hereto upon consideration aforesaid:

1. Said OWNER shall insure the buildings and work here provided for against fire and tornado, and shall keep the same

insured during the progress of said work for the full amount of the construction herein mentioned, the loss being payable to the parties as their interest may appear.

2. Said OWNER further agrees to provide a building lot and have same surveyed and shall furnish at his own cost and expense an Abstract or Certificate of Title showing the lot and land upon which said buildings are to be erected, to be in the OWNER'S name, free and clear of any and all encumbrances, liens, and clouds of title, whatsoever, excepting current taxes and assessments and restrictions of record, if any, and subject to the approval of the CONTRACTOR.

3. No extra work shall be done until the price of same is mutually agreed upon in writing and same shall be paid for in cash by OWNER before taking possession.

4. It is mutually agreed that the CONTRACTOR shall have the right to maintain his sign on the premises during the construction period.

5. It is further agreed that should material harder than clay be struck in excavating, the OWNER hereby agrees to reimburse the CONTRACTOR for the additional expense for the removal of same. All excavated material shall be left on the premises unless otherwise agreed upon. Should any additional fill be necessary to raise lot level to grade, it shall be at the expense of the OWNER. The removal of trees is to be paid for by OWNER.

6. The OWNER further agrees not to move into said dwelling until he has accepted same as having been satisfactorily completed.

IN WITNESS WHEREOF, the Parties have hereunto set their hands the day and year first above written.

**WITNESS:**

## Active Builder Members of THE HOME BUILDERS ASSOCIATION OF GREATER CLEVELAND

Albar Construction Co.  
(Albert Bauer and  
Meyer Drosd)

American Home Building  
Corp.  
(Morris Arnoff)

E. C. Andrews Co.  
(Everett C. Andrews)

The A. & R. Building Co., Inc.  
(Hyman Aronovsky)

Robert A. Baerwalde

Lawrence H. Bailer

Bailin Builders  
(Morris H. Bailin)

M. W. Bender

Benton Building Co.  
(Benton Lefton)

Benuska Construction Co.  
(Dan Benuska)

N. J. Boymer

Brausch Construction Co.  
(J. W. Brausch)

Bruscino Builders  
(Alex Bruscino)

Salvatore J. Buccieri

Emil Bucher

Cavano Construction Co.  
(John Cavano)

The Cedarmont Co.  
(George R. Gall)

The Central Realty Co.  
(Michael M. Varady)

Certified Residence  
Improvement Co.  
(James C. Scholl)

C. Chandler Building Co.

(Charles Chandler)

Hubert D. Cornwell

Costanzo-Bontempo Co.  
(Sam Costanzo)

F. J. Cronk

DeFogie Builders  
(Elmer DeFogie)

DeTore Construction Co.  
(V. A. DeTore)

DiCarlo Mason & Building Co.  
(Frank J. Negrelli)

Charles B. Dick

William H. Dick

Robert Dvorak Builders  
(Robert Dvorak)

Fred C. Evans

S. Feiner & Son  
(Arthur A. Feiner)

Fenwick Construction Co.  
(Harry Markowitz)

Alex Fodor Realty Co.  
(Alex Fodor)

W. W. Frick Building Co.  
(W. W. Frick)

Ottomar Gaiser

Robert F. Gaiser

Garden Homes, Inc.  
(L. L. Blackman)

Gillen & Co.  
(M. Gillen)

G. J. Goudreau & Co.  
(G. J. Goudreau)

Grail Bros.  
(Gus Grail)

Ralph Greenhouse

Leonard M. Gundersen

Emil Hach

Albert J. Hall & Son  
(Albert J. Hall)

Hamra Homes Co.  
(Harry A. Hamra)

Hanson-Beatty  
Construction Co.  
(J. M. Beatty)

The Hare Co.  
(Alden B. Hare)

Carl Hein

Gus Hein

Hein Building Co.  
(Walter A. Hein)

Heise Homes, Inc.  
(Fred Heise)

M. Helper & Sons, Inc.  
(Norman S. Helper)

Joe Hoislbauer & Sons  
(Joe Hoislbauer)

William Hoislbauer

Holm Construction Co.  
(A. David Holm)

Homefinders Building Co.  
(Harry W. Steinhoff)

R. M. Hovanetz

Humel Construction Co.  
(James Humel)

A. J. Hummer Bldg. Co.  
(A. J. Hummer)

Raymond D. Hummer

Investors Improvement Co.  
(A. E. Emerman)

Basilio Imbrogliotta

Frank Jansa

G. F. Jeske

John G. Johnson Building Co  
(John G. Johnson)

Frank J. Juhasz

Keyes-Treuhart Co.  
(A. A. Treuhart)

Rudolph Khol

C. S. Kinney

I. Kitner

Josef K. Klapp &  
Howard N. Spang Builders  
(Josef K. Klapp)

Klarreich-Kadar Realty Co.  
(Stephen A. Kadar)

Anton Kresse

Carl Krueger

Arvid Larson

Lath Rite Building Co.  
(Albert Azolino)

Don A. Loftus

Lunardelli Construction Co.  
(Anthony Lunardelli)

Louis Luxenberg

Joseph Mailander

Andrew E. Mann

Marquard Building Co.  
(W. B. Marquard)

Mavec & Co.  
(Frank V. Mavec)

Merrick-Kleist  
Construction Co.  
(L. F. Merrick)

Albert L. Metzger

Nicholas F. Molnar

H. J. Morrison Bldg. Co.  
(H. J. Morrison)

Rallie H. Ness

William A. Newcomb  
William H. Nilges  
S. G. Nordin  
Parma Realty Co.  
(John F. Dyson)  
A. Permut, Inc.  
(M. R. Permut)  
John Pesuit  
William Petrie  
George A. Pettibone  
Louis Pitelnic  
Powell & Abbott, Inc.  
(Edwin H. Powell)

Precision-Built Homes, Inc.  
(Maurice J. Fishman)  
William J. Rader  
George Rechner  
Reliable Home Builders, Inc.  
(Meyer Goldstein)  
John Robich  
The Rosing Company  
(B. A. Rosing)  
Clarence F. Runser  
John Schoeck  
Edward G. Schoenbaum  
William M. Schwab

Selby Construction Co.  
(Hugh G. Selby)  
Sepper Construction Co.  
(Peter Sepper, Jr.)  
Herbert W. Shepherd  
Albert & Ernest Siegler  
Frank Simecek  
M. C. Smith  
Roy W. Snyder  
Sole Building Co.  
(Louis Sole)  
Peter Spera  
Staman Realty Co.  
(Ben P. Rabb)

John Struhar  
Harold J. Sundberg  
Vaino Talas  
Van Building Co.  
(Max M. Kelman)  
George Van Blyenburgh  
Volk Construction Co.  
(Fred Volk)  
Waronkoff Building Co.  
(Harry Waronkoff)  
William S. West  
Sidney Zehman  
Matth Zettl

## Associate Members

### BRICK DEALERS

Kemper-Ulery Brick Co.  
Ohio Clay Co.

### BUILDERS SUPPLIES

Ballard Supply Co.  
Geo. D. Barriball Co.  
City Material & Coal, Inc.  
Cleveland Builders Supply Co.  
Clifton Coal & Supply Co.  
Collinwood Shale Brick & Supply Co.  
Cuyahoga-Dunham Supply Co.  
Geist Coal & Supply Co.  
Goff-Kirby Co.  
Ideal Builders Supply & Fuel Co.

Johns-Manville Co.  
(Herman Zahnow)

Kinsner Supply Co.  
Mayfield Builders Supply Co.  
J. M. & L. A. Osborn Co.  
The Perma-Products Co.  
Queisser Builders Supply & Coal Co.  
Ralph Siegenthaler, Inc.

### CEMENT CONTRACTOR

Henry Bacci

### CUT STONE

Mogg Cut Stone Co.  
Parma Cut Stone Co.

### ELECTRICAL CONTRACTORS

Jack Cech  
Doan Electric Company  
Meister Electric Co.  
Reliable Electric Co.

### ELECTRICAL SUPPLIES

General Electric Supply Corp.

### EXCAVATING CONTRACTORS

Mathew Dietes  
Henry Miesz  
Murray Hill Excavating Co.  
John Prahl

### FURNACE MANUFACTURERS

Forest City Foundries Co.

### GLASS BLOCK

Kemper-Ulery Brick Co.

### GLASS & GLAZING

Superior Glass Co.

### HARDWARE

Ideal Hardware  
Kenney Hardware & Sheet Metal Co.  
Midland Hardware Co.  
F. J. Pekoc, Jr., Hardware Co.

### HEATING & SHEET METAL

Kenney Hardware & Sheet Metal Co.

Lakewood Furnace Co.

Light Bros.

A. J. Orkin Co.  
Passov Sheet Metal Co.  
Siebenhar Sheet Metal Co.  
Tregenna Sheet Metal & Furnace Co.  
Wasserman Heating & Sheet Metal Co.  
The Universal Sheet Metal & Furnace Co.

### INSULATION

Johns-Manville Co.  
(Herman Zahnow)

The Philip Carey Mfg. Co.  
Taylor Insulation Co.

### INSURANCE

Baer Insurance Agency  
Ernest J. Snider

### IRON & STEEL PRODUCTS

The Donley Bros. Co.

### ORNAMENTAL IRON

Krivanek Iron Works  
Ohio Builders Specialty Co.

### STRUCTURAL STEEL & IRON

Roseman Structural Iron Works

### KITCHEN CABINETS

The Arnold Wholesale Corp.  
Kitchen Equipment Co.  
(R. G. Schwank)  
Porter Building Equipment Co.

### LINOLEUM & FLOOR COVERING

DeWees & Roper Flooring Co.  
Durable Floor Covering Co.  
Empire Floor Covering Co.  
Eskay Company  
Standard Window Shade & Drapery Co.

### LUMBER COMPANIES

Big Four Lumber Co.  
Forest City Material Co.

Harvard Lumber Co.  
Independent Lumber Co.  
Lakewood Lumber & Material Co.  
Pearl Road Lumber Co.  
Prasse Lumber & Material Co.  
Rock Island Lumber Co.  
(Teachout Divn.)  
T & S Lumber Co.

### MARBLE CONTRACTORS

Empire Marble Works

### MASON CONTRACTORS

Max Berkoff  
Sam N. Cultrona  
Domenic D. Lanese  
Joseph Pihrt  
Charles Schulz  
Teresi Construction Co.

### MILLWORK

Babin Sash & Door Co.  
Federal Sash & Door, Inc.  
Great Lakes Sash & Door Co.

### MORTGAGE LOANS

*Banks*  
Central National Bank of Cleveland  
The Cleveland Trust Company  
Morris Plan Bank  
National City Bank of Cleveland  
Society for Savings Bank

*Insurance Companies*  
Equitable Life Assurance Society of U. S.  
(Emanuel M. Emrich)

Pacific Mutual Life  
Insurance Co.  
(John E. Wells)

*Mortgage Companies*  
Allied Mortgages, Inc.  
Almour Mortgages, Inc.  
Associated Brokers  
First Fidelity Mortgage Corp.  
Franklin Pioneer Corp.  
A. D. Fraser, Inc.  
C. L. Royon & Co.

*Savings & Loan Companies*  
Broadview Savings & Loan Co.  
Citizens Federal Savings &  
Loan Assn.  
The Cleveland Savings &  
Loan Co.  
The East Cleveland Savings &  
Loan Co.  
Equity Savings & Loan Co.  
First Federal Savings &  
Loan Assn.  
Second Federal Savings &  
Loan Assn.  
Security Savings & Loan Co.  
Shaker Heights Savings Assn.  
South Side Federal Savings &  
Loan Assn.  
Southwestern Savings &  
Loan Co.  
Union Savings & Loan Co.  
West Side Savings &  
Loan Assn.  
Women's Federal Savings &  
Loan Assn.  
**OVERHEAD DOORS**  
Crawford Door Co.

**PAINT, WALLPAPER &  
PAINTERS SUPPLIES**  
The H. Blonder Co.  
Cleveland Paint & Color Co.

**PAINT MANUFACTURERS**  
Cleveland Paint & Color Co.

**PAINTING  
CONTRACTORS**  
H. Bescherner, Inc.  
Pat Camillo

**PLASTERING  
CONTRACTORS**  
Arsena Bros. Plastering Co.  
Cohen Plastering  
Robert Longano  
Pédone Lathing & Plastering  
Standard Plastering Co.

**PLUMBING SUPPLIES  
(Wholesale)**  
American Wholesale  
Plumbing Supply

**PLUMBERS**  
Bundas Plumbing &  
Heating Co.  
City Plumbing & Heating Co.  
H. R. Eberling  
Federal Plumbing &  
Heating Co.  
Ideal Plumbing &  
Heating Co.  
Charles Ruzicka  
Albert C. Weber  
Frank Zingale

**READY MIXED  
CONCRETE**  
Cleveland Builders Supply Co.  
Clifton Coal & Supply Co.  
Collinwood Shale Brick &  
Supply Co.

**REAL ESTATE  
OPERATORS**  
The Kate Realty Co.  
Joseph A. Schmitt  
The Van Sweringen Co.  
The West Side Realty Co.

**ROOFING**  
Bage & Ford Co.  
Peter Byrne Roofing Co.  
The Philip Carey Mfg. Co.  
The John Weenink &  
Sons Co.

**SANDSTONE**  
The Cleveland Quarries Co.

**SAND & GRAVEL**  
Lukcso Sand & Gravel

**SLAG**  
The Cleveland Slag Co.  
Lukcso Sand & Gravel  
**SCREEN & STORM SASH**  
Harris-Murray, Inc.  
Weather-Proof Co.

**SEWER CONTRACTOR**  
Benny Pepe

**SHINGLES**  
The Perma-Products Co.

**STEEL SASH**  
Detroit Steel Products Co.  
Ohio Builders Specialty Co.  
Schultz Window Sales

**SURVEYORS**  
Cleveland Surveys, Inc.  
National Survey Service, Inc.

**TILE CONTRACTORS**  
Campbell & Flint  
Home Aid Construction Co.  
Vetter Tile Co.

**TITLE COMPANIES**  
Cuyahoga Abstract Title &  
Trust Co.  
Land Title Guarantee &  
Trust Co.  
Lawyers Title Insurance Corp.  
Louisville Title Insurance Co.

**UTILITIES**  
The Cleveland Electric  
Illuminating Co.  
(Clarke A. Hoak)  
The East Ohio Gas Co.  
(R. O. Glascott)

**WEATHERSTRIPPING**  
Knight-Singer  
Weatherstrip Co.  
Arthur J. Smith

**WINDOW SHADES &  
VENETIAN BLINDS**  
Art Window Shade Co.  
Buckeye Window Shade Co.  
B. Lackamp & Sons  
Standard Window Shade &  
Drapery Co.



